Entered 04/21/17 13:36:44

Filed 04/21/17

Official Form 101

Case 17-80957

Doc 1

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

Desc Main

amended filing

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your Benjamin government-issued picture First name First name identification (for example, your driver's license or Middle name Middle name passport). Ciranlo Bring your picture Last name Last name identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Middle name Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of xxx - xx - 8502your Social Security number or federal OR OR Individual Taxpayer 9 xx -- xx --__ Identification number (ITIN)

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 2 of 57

De	ebtor 1 Benjamin		ase number (#known)
	First Name Middle Nam	ne Last Name	
(Karatala)		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	☑ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		701 Mill Street #1b Number Street	Number Street
	lsc.	Mchenry IL 60050 City State ZIP Code	City State ZIP Code
	•	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		701 Mill Street #1b Number Street	Number Street
		P.O. Box	P.O. Box
		Mchenry IL 60050 City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 3 of 57

De	btor 1 <u>Benjamin</u>		raulo			Case number (##	nown)
	First Name Middle Na	me	Last Name				
Pa	art 2: Tell the Court Abou	ut Your B	ankrup	tcy Case			
7.	The chapter of the						U.S.C. § 342(b) for Individuals Filing
	Bankruptcy Code you are choosing to file			orm 2010)). Also, go to	the top of pa	ige i and check ti	е арргорнате вох.
	under	∠ Cha					
		☐ Cha					
		☐ Cha					
eniga-ya	સ્ટિક્સ, મારા કાર્યું આવેલમાં કોમ્પ્લેન્ય ફેર્સ લેક અને અંગેલ્સ કર્યો છે. તેવા મે લેસ પ્રત્યા કે જ્યારે સ્થાન સ 	Cha	oter 13	pp-A-vila-dul-volv-mit/pp-tivelilat-dutts M-VYERSONA-YSS-SEM/PSONA-SANS-FERSONA	anasetsetamen, ee a gaag segapan ee gemaet ee	tanta kenergi sebili senakrikken kelakrikan kenergi enter kenergi en bendi enker	
8.	How you will pay the fee	eck with the clerk's office in your y, if you are paying the fee order. If your attorney is pay with a credit card or check stion, sign and attach the nts (Official Form 103A).					
•	Have you filed for	less pay	than 150 the fee i	0% of the official pov	verty line tha u choose th	at applies to you is option, you m	and may do so only if your income is r family size and you are unable to ust fill out the Application to Have the with your petition.
5.	bankruptcy within the		District		When		Case number
	last 8 years?	165.	DISUICI .			MM / DD / YYYY	
			District		When	MM / DD / YYYY	Case number
			District		When		Case number
						MM / DD / YYYY	
10.	Are any bankruptcy	☑ No					
	cases pending or being filed by a spouse who is	Yes.	Debtor				Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?		District		When	MM / DD / YYYY	Case number, if known
			Debtor				Relationship to you
			District		When	MM / DD / YYYY	Case number, if known
	y 25,15 and 15 a					WWW.7 DD 7 1111	
11.	Do you rent your residence?	No. Variable Yes.	residend	ur landlord obtained an ce? Go to line 12.			and do you want to stay in your
			\$ -,	. Fill out <i>Initial Stateme</i> bankruptcy petition.	ent About an E	ะviction Judgment	Against You (Form 101A) and file it with

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 4 of 57

	y Businesses You Own as a	ı Sole Proprietor
Are you a sole proprieto	or 🛛 No. Go to Part 4.	
of any full- or part-time	\$	a filosofia a constituit de la constitui
business?	Yes. Name and location of	of business
A sole proprietorship is a business you operate as an	Name of business, if a	AV.
individual, and is not a separate legal entity such as		''9
a corporation, partnership, or		
LLC. If you have more than one		
sole proprietorship, use a separate sheet and attach it		
to this petition.	City	State ZIP Code
	,	
	Check the appropria	ate box to describe your business:
	Health Care Bus	siness (as defined in 11 U.S.C. § 101(27A))
	Single Asset Re	eal Estate (as defined in 11 U.S.C. § 101(51B))
	Stockbroker (as	defined in 11 U.S.C. § 101(53A))
	Commodity Brok	ker (as defined in 11 U.S.C. § 101(6))
	☑ None of the abo	we
Bankruptcy Code and are you a small busines debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	No. I am not filing under No. I am filing under Che the Bankruptcy Cod Yes. I am filing under Che	apter 11, but I am NOT a small business debtor according to the definition in
	Bankruptcy Code.	
		Property or Any Property That Needs Immediate Attention
Report if You Ow	n of nave Ally nazaroous r	Toperty of Any Troperty That Read of Street Parkets
	√ √2 No	
Do you own or have any		
Do you own or have any property that poses or is		1?
		1?
property that poses or is alleged to pose a threat of imminent and identifiable hazard to		4?
property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any		
property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs	☐ Yes. What is the hazard	
property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	☐ Yes. What is the hazard	tion is needed, why is it needed?
property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	☐ Yes. What is the hazard If immediate attent	
property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestoc that must be fed, or a building	☐ Yes. What is the hazard If immediate attent	tion is needed, why is it needed?

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 5 of 57

Debtor 1	Benjamin		Ciraulo	Ciraulo		
Deptor 1	First Name	Middle Name	Last Name		Case number (#known)	

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again. About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Tase 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main I have not tolerment plage 6 of 57 ourse because I do not have a computer, and I thought I had to go to bankruptcy court before taking it. I have a library right next to me and I will finish the course ASAP.

Bejonen bruter 04/21/2017 Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 7 of 57

D€	ebtor 1 Ben	jamin me Middle Nan	Ciraulo	Case number (in	(nown)				
P	art 6: Answ	er These Que	stions for Reporting Purpos	es					
16. What kind of debts do you have?			 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 						
	anny po sy portanella rappny politicolaria e la politico de la reconstrucción de la reconstrucción de la recons	ikki kinekilik kilak kinek joh jiline jiyek kilak are jilin kilak isiba kilak kilak isiba kilak isiba kilak ki	ya nia mana kata kata kata kata kata kata kata k	THE ANGLES OF THE PROPERTY OF					
17.	Are you filing Chapter 7?	g under	No. I am not filing under Cl	hapter 7. Go to line 18.					
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?				ter 7. Do you estimate that after any exe es are paid that funds will be available to					
18.	How many cr you estimate owe?		1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000				
19.	How much de estimate you be worth?		\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
20.	How much do estimate you to be?		\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
Pa	174 Sign B	elow							
Fo	or you		correct. If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7. If no attorney represents me and	understand the relief available under e	if eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed who is not an attorney to help me fill out				
			I request relief in accordance wi	th the chapter of title 11, United States (Code, specified in this petition.				
			I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
			Signature of Debtor 1	Signatur	re of Debtor 2				
			Executed on MM / DD /)O[7 YYYY Execute	d on				

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 8 of 57

ebtor 1	Benjamin First Name Middle Nam	Ciraulo e Last Name	Case number (# known)_							
For your attorney, if you are represented by one		I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no								
	not represented erney, you do not	knowledge after an inquiry that the information	knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.							
	le this page.	×	Date							
		Signature of Attorney for Debtor		MM	i	DD	/YYYY			
		Printed name								
		Firm name		alarda essilarda e forar il						
		Number Street								
		City	State	ZIP C	ode					
		Contact phone	Email address		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 9 of 57

Debtor 1	Benjamin Firsl Name Middle Name	Ciraulo	Ca	se number (# known)				
For you if you are filing this bankruptcy without an attorney		The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.						
If you are represented by an attorney, you do not need to file this page.		To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.						
		court. Even if you plan in your schedules. If yo property or properly cla also deny you a dischal case, such as destroyin cases are randomly aud	to pay a particular debt outsion ou do not list a debt, the debt in him it as exempt, you may not rge of all your debts if you do ng or hiding property, falsifying	dules that you are required to file with the de of your bankruptcy, you must list that debt may not be discharged. If you do not list be able to keep the property. The judge can something dishonest in your bankruptcy g records, or lying. Individual bankruptcy have been accurate, truthful, and complete.				
		hired an attorney. The o successful, you must be	pects you to follow the rules as if you had hitly because you are filing for yourself. To be es Bankruptcy Code, the Federal Rules of rt in which your case is filed. You must also					
		Are you aware that filing consequences?	g for bankruptcy is a serious a	action with long-term financial and legal				
			kruptcy fraud is a serious crin e, you could be fined or impri	ne and that if your bankruptcy forms are soned?				
		Yes	pay someone who is not an a	attorney to help you fill out your bankruptcy forms?				
		Yes. Name of Person Attach Bankrupti	cy Petition Preparer's Notice, D	eclaration, and Signature (Official Form 119).				
		have read and understo	od this notice, and I am awar	risks involved in filing without an attorney. I e that filing a bankruptcy case without an if I do not properly handle the case.				
		Signature of Debtor 1		Signature of Debtor 2				
		Date O4/(d/	7	Date MM / DD / YYYY				
		Contact phone	90-010	Contact phone				
		Cell phone	- U.U.	Cell phone				

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 10 of 57

Fill in this information to identify your case:							
Debtor 1	Benjamin		Ciraulo	Ciraulo			
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: NORTHER District of ILLINOIS							
Case number							
	(If known)		······································				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Pa	art 1:	Summarize Your Assets		
			Your a	ssets of what you own
1.	Schedu	ile A/B: Property (Official Form 106A/B)	_	0
	1a. Cop	by line 55, Total real estate, from Schedule A/B	\$_	U
	1b. Co p	by line 62, Total personal property, from Schedule A/B	\$_	9350
	1c. Cop	by line 63, Total of all property on Schedule A/B		9350
Pa	rt 2:	Summarize Your Liabilities		,
	·		1.5% 5.4% 5.5%	liabilities nt you owe
2.		lle D: Creditors Who Have Claims Secured by Property (Official Form 106D)	•	•
	2a. Cop	by the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$_	<u>.V</u>
3.	Schedu	le E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)		
	За. Сор	by the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$_	40675
	3b. Cop	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$_	6992
		Your total liabilities	\$_	47667
Pa	rt 3:	Summarize Your Income and Expenses		
4	Schedu	le I: Your Income (Official Form 106I)		
٦.		our combined monthly income from line 12 of Schedule I	\$_	2550
5	Schedu	le J: Your Expenses (Official Form 106J)		
Ψ,		our monthly expenses from line 22c of Schedule J	\$	2562

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 11 of 57

De	ebtor 1 <u>H</u>	Benjamin rst Name Middle	Name	Ciraulo Last Name		Ca	ise number (if known)		
	, .	arian, and	· Marine	Cast 1190) IV					
P	art 4: An	swer These Q	uestions	for Admini	strative and Statis	tical Records	•		
6.	Are you fili	ng for bankrupt	tcy under	Chapters 7, 1	1, or 13?				
	No. You	ı have nothing to	report on	this part of the	form. Check this box a	and submit this f	orm to the court with you	r other schedu	les.
7.	What kind o	of debt do you h	ave?	o mentriki keri kirilikeri mellamonet sakir iaan lai ogentudoj, n	recipion de la colonia de c	en de l'anne de la company de la company de l'estate de l'estate de la company de la company de la company de l	amentekkomiaansi 2 meen yrsi miseekkistoisekkeskistoisekskistoiseksistä sikeekkisti mise kerimiseksi koloniaa	The continued in the straight and profits and constitution of the straight of	and and an annual states a
	Your de family, o	ebts are primaril or household purp	ly consum pose." 11 l	er debts. <i>Cor</i> J.S.C. § 101(8	ns <i>umer debt</i> s are those 8). Fill out lines 8-9g for	"incurred by an statistical purpo	individual primarily for a ses. 28 U.S.C. § 159.	personal,	
	Your de	ebts are not prin to the court with	narily con n your othe	sumer debts. r schedules.	You have nothing to re	eport on this par	t of the form. Check this b	oox and submi	t
8.					ome: Copy your total cu	rrent monthly in	come from Official	et ettiliste destalet in steriologica i destaletyr ett er een ee	mangung-re-emente-ver-en-en-en-en-en-en-en-en-en-en-en-en-en-
	Form 122A-	Tune TT; OR, F	om 1228	Line 11; OK, I	Form 122C-1 Line 14.			\$_32	50
hemietos		ttamahida tahun dalam tahun dalam			aan marka ka k		erskilje August e klaster (likterior) verskilje in Mikologis (Mikologis Casactase e umer und 1986)		irin kalikulatura et tilan et tilan et tilman se tilma et kama et sama ta samakse samak
9.	Copy the fo	llowing special	categorie	s of claims fr	om Part 4, line 6 of So	chedule E/F:			
							Total claim		
	From Part	4 on <i>Schedule</i>	<i>E/F</i> , copy	the following	:		e E Telephylician manner	Protection (Control of Control of	
	9a. Domesti	c support obligati	ions (Copy	line 6a.)			\$_0		
	9b. Taxes a	nd certain other d	debts you d	owe the govern	nment. (Copy line 6b.)		\$0		
	9c. Claims fo	or death or perso	nal injury v	while you were	e intoxicated. (Copy line	e 6c.)	\$		
	9d. Student	loans. (Copy line	6f.)				\$ <u> </u>		
		ons arising out of laims. (Copy line		on agreement	or divorce that you did	not report as	s0	*********	
	9f. Debts to	pension or profit	-sharing p	ans, and othe	r similar debts. (Copy li	ine 6h.)	+ \$ 0	***************************************	
	9g. Total, Ad	id lines 9a throug	gh 9f.				\$ <u>0</u>		

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 12 of 57

Fill in th	is information to identify your case and thi	s filing:		
Debtor 1	Benjamin	Ciraulo		
	First Name Middle Name	Last Name		
Debtor 2 (Spouse, if t	filing) First Name Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the: NORTHER Distric	t of ILLINOIS		
Case num	ber		_	_
				Check if this is an amended filing
				amended jiing
Offici	ial Form 106A/B			
Sch	edule A/B: Propert	у		12/15
category respons write yo	y where you think it fits best. Be as complo ible for supplying correct information. If m ur name and case number (if known). Ansv	•	ole are filing together, both his form. On the top of a	th are equally
Part 1:	Describe Each Residence, Building,	Land, or Other Real Estate You Own or Ha	ive an interest in	
1. Do you	u own or have any legal or equitable intere	st in any residence, building, land, or similar pro	perty?	•
	o. Go to Part 2.			
Ye L	s. Where is the property?	What is the property? Check all that apply.	gervijsk vitaga arayti	yandaniyan <u>i</u> ya
		☐ Single-family home	Do not deduct secured cla the amount of any secure	d claims on Schedule D:
1.1.	Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Clair	ns Secured by Property.
	officer addresse, if available, or other accomplish	Condominium or cooperative	Current value of the	· ·
		☐ Manufactured or mobile home ☐ Land	entire property?	portion you own?
		☐ Investment property	3	a
	City State ZIP Code	☐ Timeshare	Describe the nature of	
	Gity State ZIF Gode	Other	interest (such as fee the entireties, or a life	
		Who has an interest in the property? Check one	: .	
		Debtor 1 only		
	County	Debtor 2 only	Check if this is co	mmunity property
		Debtor 1 and Debtor 2 only	(see instructions)	
			itam such as local	,
		property identification number:		
if you	own or have more than one, list here:			
		What is the property? Check all that apply.	Do not deduct secured cla	nims or exemptions. Put
4.0		Single-family home	the amount of any secure Creditors Who Have Clain	d claims on <i>Schedule D</i> : :
1.2.	Street address, if available, or other description	Duplex or multi-unit building	An Albanda da bahara	
		Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
		Land	\$	\$
		☐ Investment property		-
	City State ZIP Code	☐ Timeshare	Describe the nature of interest (such as fee:	
	Only Chair Em Code	Other	the entireties, or a life	
		Who has an interest in the property? Check one.	****	
		Debtor 1 only		
	County	Debtor 2 only	r~-a	
		☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Check if this is co- (see instructions)	mmunity property
			,	
		Other information you wish to add about this it		
		property identification number:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	

Debtor 1	Case 17-80957 [Benjamin First Name Middle Name	OOC 1 F Ciraulo Last Name	Filed 04/21/17 Entered 04/21/17 Document Page 13 of 57 Case number (#		
1.3.	Street address, if available, or other d	lescription	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured of the amount of any secure Creditors Who Have Clai Current value of the entire property?	ed claims on Schedule D:
	City State	ZIP Code	□ Land □ Investment property □ Timeshare □ Other □ Who has an interest in the property? Check one.	Describe the nature interest (such as fee the entireties, or a life	simple, tenancy by
	County		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co	ommunity property
			property identification number:		***************************************
art 2:	Describe Your Vehicles	5			
o you o ou own Cars,	own, lease, or have legal or equit that someone else drives. If you le vans, trucks, tractors, sport util	table interes ase a vehicle	t in any vehicles, whether they are registered or e, also report it on <i>Schedule G: Executory Contracts</i> motorcycles	•	S
o you o ou own Cars,	own, lease, or have legal or equition that someone else drives. If you leavans, trucks, tractors, sport utiliones Make: Model:	table interes ase a vehicles lity vehicles ysler 300	e, also report it on Schedule G: Executory Contracts	and Unexpired Leases.	nims or exemptions. Put d claims on <i>Schedule D</i> : ns Secured by Property.
Cars,	wm, lease, or have legal or equit that someone else drives. If you less vans, trucks, tractors, sport util to es. Make: Model: Year:	table interes ase a vehicles lity vehicles ysler 300	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	and Unexpired Leases. Do not deduct secured clathe amount of any secure Creditors Who Have Claim Current value of the	aims or exemptions. Put d claims on <i>Schedule D</i> ns Secured by Property. Current value of the
Cars, VYe	wwn, lease, or have legal or equit that someone else drives. If you leavans, trucks, tractors, sport util to es. Make: Model: Year: Approximate mileage: Other information:	table interes ase a vehicles lity vehicles ysler 300	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured clathe amount of any secure Creditors Who Have Claim Current value of the entire property? \$ 4800	nims or exemptions. Put d claims on <i>Schedule D:</i> ns Secured by Property. Current value of the portion you own? \$ 7600
Cars, Ne Ye 3.1.	own, lease, or have legal or equit that someone else drives. If you leavans, trucks, tractors, sport util ones. Make: Model: Year: Approximate mileage: Other information: Automobile	table interes ase a vehicles lity vehicles ysler 300	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured clathe amount of any secure Creditors Who Have Claim Current value of the entire property? \$ 4800	nims or exemptions. Put dictains on Schedule Dins Secured by Property. Current value of the portion you own? \$ 7600

Page 14 of 57 Document Ciraulo Benjamin Debtor 1 Case number (if known) Who has an interest in the property? Check one Make: 3.3. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: Check if this is community property (see instructions) Who has an interest in the property? Check one. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D. Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Z No Yes Who has an interest in the property? Check one. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Debtor 1 and Debtor 2 only Current value of the Current value of the Other information: At least one of the debtors and another entire property? portion you own? Check if this is community property (see instructions) If you own or have more than one, list here: Who has an interest in the property? Check one. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages 7600 you have attached for Part 2. Write that number here

Case 17-80957

Doc 1

Filed 04/21/17

Entered 04/21/17 13:36:44

Filed 04/21/17 Case 17-80957 Doc 1

Entered 04/21/17 13:36:44

Debtor 1

Benjamin

Ciraulo

Document

Page 15 of 57

Desc Main

Middle Name

Case number (if known)

Do you own or have	any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods	and furnishings	
Examples: Major a	ppliances, furniture, linens, china, kitchenware	
No No		na abita 14 to 10 14 190 a tar
Yes. Describe.	Furniture - Debtors Residence	\$ <u>1500</u>
7. Electronics		
	ions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ons; electronic devices including cell phones, cameras, media players, games	С
Yes. Describe.		\$
8. Collectibles of val	ue	and the state of t
	s and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; coin, or baseball card collections; other collections, memorabilia, collectibles	
Yes. Describe.		\$
	prits and hobbies photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoe raks; carpentry tools; musical instruments	es
Yes, Describe.		\$
10. Firearms		and the state of t
	rifles, shotguns, ammunition, and related equipment	
Yes. Describe.		\$
11. Clothes		and the same and the same by
Examples: Everyda	y clothes, furs, leather coats, designer wear, shoes, accessories	
	······· Clothing - Debtors Residence	\$ 250
		- control of the cont
12. Jewe lry Examples: Everyda gold, sil	ny jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, ver	
Ø No		
Yes. Describe		\$
3. Non-farm animals Examples: Dogs, ca	ats hirds harses	
No No	ato, bildo, notoco	
Yes. Describe		\$
4. Any other persona	I and household items you did not already list, including any health aids you did not list	·
☑ No		
Yes. Give specinformation		\$
	ue of all of your entries from Part 3, including any entries for pages you have attached at number here	\$ 1750

Case 17-80957

Doc 1

Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main

Debtor 1

Benjamin

Ciraulo

Document

Page 16 of 57
Case number (if known)

First Name

Part 4:	Describe	Your	Financial	Assets
3				

Do you own or have a	ny legal or equitable interest in a	iny of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Cash <i>Examples:</i> Money y	ou have in your wallet, in your hom	e, in a safe deposit box, and on hand when you file yo	our petition
☑ No			
Yes		Casi	h:\$
	g, savings, or other financial accou	nts; certificates of deposit; shares in credit unions, bro ultiple accounts with the same institution, list each.	kerage houses,
Yes		Institution name:	
	17.1. Checking account:		\$
	17.2. Checking account:		\$
	17.3. Savings account:		\$
	17.4. Savings account:		\$
	17.5. Certificates of deposit:		\$
	17.6. Other financial account:		
	17.7. Other financial account:		•
	17.8. Other financial account:		,
	17.9. Other financial account:		T
	Tr.S. Guidi Valaridia, addidan		Φ
8. Bonds, mutual fund	is, or publicly traded stocks		
Examples: Bond fund		rage firms, money market accounts	
☑ No ☐ Yes	Institution or issuer name:		
163	HISHMHOIF OF ISSUE! HUTTLE.		
			e
			\$
			\$ \$
			\$ \$
		ated and unincorporated businesses, including an	\$\$ \$\$ interest in
an LLC, partnership		ated and unincorporated businesses, including an	\$\$ \$\$ interest in ownership:
an LLC, partnershij ✓ No ☐ Yes. Give specifi	p, and joint venture Name of entity: c	ated and unincorporated businesses, including an	
an LLC, partnershij	p, and joint venture Name of entity: c t	ated and unincorporated businesses, including an % of	

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Page 17 of 57 Document Ciraplo Debtor 1 Benjamin Case number (if known) 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. M No Yes. Give specific Issuer name: information about them..... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans M No Yes. List each account separately. Type of account: Institution name: 401(k) or similar plan: Pension plan. IRA: Retirement account: Keoah: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name or individual: Electric: Gas: Heating oil Security deposition rental unit: _ Prepaid rent: Telephone: Water: Rented furniture

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

Yes	Issuer name and description:	
		\$
		\$
		\$

Other:

√ No

Page 18 of 57 Document Ciraulo Benjamin Debtor 1 Case number (if kind First Name 24 Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). V No ☐ Yes Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit Z No Yes. Give specific information about them. 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ZI No Yes. Give specific information about them. 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses √Z No Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you Z No Yes. Give specific information Federal: about them, including whether you already filed the returns State: and the tax years..... Local 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Yes. Give specific information Alimony: Maintenance Support: Divorce settlement: Property settlement: 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else **☑** No Yes, Give specific information.....

Case 17-80957

Doc 1

Filed 04/21/17

Entered 04/21/17 13:36:44

Desc Main

Document Page 19 of 57 Benjamin Ciraulo Debtor 1 Case number (# known) First Name 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance √Z) No Yes. Name the insurance company Company name: Beneficiary: Surrender or refund value: of each policy and list its value... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. Z No Yes. Give specific information..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue Yes. Describe each claim. 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims **Ø** No Yes. Describe each claim..... 35. Any financial assets you did not already list V No Yes. Give specific information...... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4, Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38. Current value of the portion you own? Do not deduct secured claims or exemptions. 38. Accounts receivable or commissions you already earned Z No Yes. Describe... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices VZ No Yes. Describe.

Entered 04/21/17 13:36:44

Case 17-80957

Doc 1

Filed 04/21/17

Page 20 of 57 Document Benjamin Ciraulo Debtor 1 First Name Middle Name 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade V No Yes, Describe... 41. Inventory **√** No Yes. Describe. 42 Interests in partnerships or joint ventures 1 No Yes. Describe..... Name of entity: % of ownership: % 43 Customer lists, mailing lists, or other compilations No No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? Yes. Describe...... 44 Any business-related property you did not already list Z No Yes. Give specific information 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions 47. Farm animals Examples: Livestock, poultry, farm-raised fish No No Yes

Case 17-80957

Doc 1

Filed 04/21/17

Entered 04/21/17 13:36:44

Desc Main

Document Page 21 of 57 Ciraulo Benjamin Debtor 1 Case number (if known) First Name 48. Crops-either growing or harvested V No Yes. Give specific information..... 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade ☑ No Yes. 50. Farm and fishing supplies, chemicals, and feed Z No Yes 51. Any farm- and commercial fishing-related property you did not already list V No Yes. Give specific information..... \$ 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached 0 for Part 6. Write that number here Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 63. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership Z No Yes. Give specific information..... 54 Add the dollar value of all of your entries from Part 7. Write that number here Part 8: List the Totals of Each Part of this Form 0 55. Part 1: Total real estate, line 2 .. \$ ⁷⁶⁰⁰ 56. Part 2: Total vehicles, line 5 57 Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 9350 Copy personal property total → +s 9350 62. Total personal property. Add lines 56 through 61. 9350 63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$

Entered 04/21/17 13:36:44

Desc Main

Case 17-80957

Doc 1

Filed 04/21/17

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 22 of 57

Fill in this inform	nation to identify you	r case:						
	jamin Name	Middle Name	Ciraulo Last Name]			
Debtor 2 (Spouse, if filling) First		Middle Name	Last Name					
·	ruptcy Court for the: NO							
Case number(If known)								Check if this is an amended filing
Official For	m 106C							
Schedul	e C: The	Property	/ You	Claim	as	Exemp	t	04/16
Using the property space is needed, fil	d accurate as possible you listed on Schedule I out and attach to this e number (if known).	A/B: Property (Office	ial Form 106A	√B) as your so	urce, lis	t the property tha	t you claim as	exempt. If more
specific dollar am of any applicable : retirement funds— limits the exempti would be limited to	roperty you claim as ount as exempt. Alte statutory limit. Some -may be unlimited in on to a particular dol the applicable statuity the Property You	rnatively, you may exemptions—such dollar amount. How lar amount and the utory amount.	claim the full as those for vever, if you value of the	fair market va health aids, r claim an exen	alue of t rights to nption o	the property bei preceive certain of 100% of fair m	ng exempted u benefits, and arket value ur	up to the amount tax-exempt nder a law that
You are cla	aiming state and feder aiming federal exempti erty you list on Scheo	ions. 11 U.S.C. § 52	2(b)(2)	•		ion below.		
	tion of the property an I that lists this propert		value of the rou own	Amount of th	he exem	ption you claim	Specific lav	vs that allow exemption
		Copy the Schedule	value from <i>A/</i> B			or each exemption.		
Brief	Automobile			□ s			735-5/12-10	D1(c);
description: Line from Schedule A/B.		\$ <u>4000</u>		☑ 100% of		ket value, up to atutory limit		
Brief	Clothing	\$ 250		□ \$			735-5/12-10	01(a)(b);
description: Line from Schedule A/B:		V		☑ 100% of		ket value, up to atutory limit		
Brief description:	Furniture	<u> </u>		□ \$				01(a)(b);
Line from Schedule A/B:	-			☑ 100% of	fair marl	ket value, up to atutory limit		
	ing a homestead exe							
(Subject to adj ☑ No	ustment on 4/01/19 an	d every 3 years after	that for cases	s filed on or aft	ter the da	ate of adjustment	.)	
Yes. Did yo	ou acquire the property	y covered by the exe	mption within	1,215 days be	fore you	filed this case?		
☐ No ☐ Yes								

Document

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Page 23 of 57

Debtor 1

Benjamin First Name

Middle Name

Ciraulo Last Name

Case number (if known)_

Additional Page Part 2:

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	\$	 \$	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	4.44.44.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.
Brief description:	\$	 \$	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	<u> </u>	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	D \$	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	Q \$	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	<u> </u>	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	· ·
Brief description:	\$	<u> </u>	:
Line from Schedule A/B:		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	U \$	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$		
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	<u> </u>	
Line fromSchedule A/B;		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$		
Line from Schedule A/B:		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	_ \$	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 24 of 57 Fill in this information to identify your case: Debtor 1 Debtor 2 (Spouse, if filing) First Name Middle Name United States Bankruptcy Court for the: District of (If known) Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. **List All Secured Claims** Column A Column B Column C 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately Amount of claim Value of collateral Unsecured for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Do not deduct the that supports this portion As much as possible, list the claims in alphabetical order according to the creditor's name. claim value of collateral If any 2.1 Describe the property that secures the claim: Creditor's Name Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only Judgment lien from a lawsuit At least one of the debtors and another Other (including a right to offset) Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number 2.2 Describe the property that secures the claim: Creditor's Name Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated State ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and another Judgment lien from a lawsuit Other (including a right to offset) Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number Add the dollar value of your entries in Column A on this page. Write that number here:

	Case 17-80957	Doc 1	Filed 04/21/17		ed 04/21/17	13:36:44	Desc Ma	in
Fill in this	information to identify	lour case:	Document	Page 2	5 0f 5 /			
		our days.						
Debtor 1	Benjamin First Name		Ciraulo					
Debtor 2	rirst Name	Middle Name	Last Name					
(Spouse, if filin	g) First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the:	ORTHER Distr	rict of ILLINOIS					
	During aproy obtain to tillo.						☐ Che	eck if this is an
Case number (#f known)								ended filing
Official	Form 106E/F							
						•		
Sched	ule E/F: Cre	ditors W	The Have U	nsec	ured Clai	ms		12/15
	reditors have priority un							
No. G	o to Part 2.							
each clair nonprìorit unsecure	f your priority unsecure n listed, identify what type y amounts. As much as p t claims, fill out the Conti xplanation of each type o	e of claim it is. If lossible, list the c nuation Page of	a claim has both priority claims in alphabetical ord Part 1. If more than one	and nonpi der accordi creditor ho	iority amounts, list ng to the creditor's lds a particular cla	that claim here as name. If you hav	nd show both e more than t	priority and wo priority
_						i Vidi Cidiffi	amount	amount
	Chicago Finance Depo		Last 4 digits of accou	nt number	8025	\$ 100	\$ <u>100</u>	\$_ 0
Po Box Number	88292 Street		When was the debt in	curred?	01/13/2017			
***********			As of the date you file	the claim	is: Check all that ar	nolv		
	o IL 60680-1292		Contingent	op title withilli	Officer all that ap	(P')		
City	State	ZIP Code	Unliquidated					
Who inc ☑ Debto	urred the debt? Check one or 1 only	> .	Disputed					

Po Box 88292	When was the debt incurred? 01/13/2017
Number Street	
Chicago IL 60680-1292 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset?	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated
No Yes	Other. Specify Camera Red Light Ticket
City Of Chicago Finance Dept. Priority Creditor's Name Po Box 88292 Number Street	Last 4 digits of account number 0255 \$100 \$100 \$0 When was the debt incurred? 01/31/2017 As of the date you file, the claim is: Check all that apply.
Chicago IL 60680-1292 City State ZIP Code Who incurred the debt? Check one.	☐ Contingent ☐ Unliquidated ☐ Disputed
☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated
Is the claim subject to offset? In No In Yes	Other. Specify Camera Red Light Ticket

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main

Debtor 1

Benjamin First Name

Ciraulo Last Name

Document Page 26 of 57 Aumber (# known)

ebt incurred?			amount	amoun
	6048	\$ <u>50</u>	\$ <u>150</u>	\$ <u>0</u>
	04/06/2017			
ou file, the claim	is: Check all that apply			
	. I			
TY unsecured of our obligations	ciaim:			
	ou owe the government			
-	ıry while you were			
Traffic Ticke	:t			
ccount number	0547	4 <u>0325</u>	\$ <u>40325</u>	\$ <u>0</u>
ebt incurred?	05/2015			
u file, the claim	is: Check all that apply.			
**************************************	-1-1			
TY unsecured	usallis.			
ort obligations				
	ou owe the government			
:h or personal inju	ry while you were			
Student Loan	l			
		***************************************		\$
ccount number bt incurred?		*	* · · · · · · · · · · · · · · · · · · ·	<u> </u>
	is: Check all that apply.			
- me, are claim	and the spart of the spart.			
	claim:			
TY unsecured o				
ort obligations	II awa the asserment			
ort obligations ain other debts yo	ou owe the government			
ort obligations ain other debts yo th or personal injui	ry while you were	-voorusea-europakeumovytovo-vitovakeusit	r mierzanacznewo od zwodod dowed while Problett e et Word	\$\$#\$#\$\$#\$#############################
ort obligations ain other debts yo th or personal injui	=	And a section of the	ensimman nemerovenskenskenskelskenskelskelskelskelskelskelskelskelskelskel	
orl air		or personal injury while you were		or personal injury while you were

Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Case 17-80957

Debtor 1

Benjamin First Name

Ciraulo

Document

Page 27 of 5 Tumber (# known)_____

Part 2: List All of	Your NONPRIORITY Unsecured Claims		
3 Do any craditors has	ve nonpriority unsecured claims against you	12	
· · · · · ·	ve nortphority disecuted claims against you hing to report in this part. Submit this form to the		
Yes	ning to report in this part. Submit this form to the	e court with your other schedules.	
	AN AR BERTHAR BENANDAN AN REKARA MANTA NAMANA	BAN KAN KAN BAN BAN BAN BAN BAN BAN BAN BAN BAN B	
nonpriority unsecured included in Part 1. If n	claim, list the creditor separately for each claim	order of the creditor who holds each claim. If a creditor had been to be claim listed, identify what type of claim it is. Do not list the other creditors in Part 3. If you have more than three no	l list claims already
Claims in out the Com	undation Page of Part 2.		
			Total clajm
1 Bank Of America	1	Last 4 digits of account number 1057	
Nonpriority Creditor's Nam	e		\$ <u>1066</u>
Po Box 15019		When was the debt incurred? 08/2012	
Number Street			
Wilmington DE 19		As a fithe data you file the stains in Charle all that and	
City	State ZIP Code	As of the date you file, the claim is: Check all that apply.	
		Contingent	
Who incurred the de	ebt? Check one.	Unliquidated	
Debtor 1 only		☐ Disputed	
Debtor 2 only		To a CNONDRIODITY	
Debtor 1 and Debto	•	Type of NONPRIORITY unsecured claim:	
At least one of the	debtors and another	Student loans	
☐ Check if this clai	m is for a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Is the claim subject	to offset?	Debts to pension or profit-sharing plans, and other similar debts	
Ø No		Other. Specify Credit Card	,
Yes			
			andria eriste militar visto de la Contrata de Contrata de Contrata de Contrata de Contrata de Contrata de Contr
² Citibank		Last 4 digits of account number 3159	s <u>1481</u>
Nonpriority Creditor's Name	e	When was the debt incurred? 05/2014	
Po Box 78045			
Number Street		As of the date year file the definite. Charle all that analy	
Phoenix AZ 85062		As of the date you file, the claim is: Check all that apply.	
City	State ZIP Code	Contingent	
Who incurred the de	ebt? Check one.	Unliquidated	
Debtor 1 only		☐ Disputed	
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debto	or 2 only		
At least one of the o	debtors and another	Student loans	
☐ Check if this clair	m is for a community debt	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	•	Debts to pension or profit-sharing plans, and other similar debts	S
is the claim subject to No	to onset?	Other Specify Credit Card	
Yes		· · · · · · · · · · · · · · · · · · ·	
Gap Credit Card		Last 4 digits of account number 3429	s 3186
Nonpriority Creditor's Name	e	When was the debt incurred? 05/15/2013	<u> </u>
Po Box 960017 Number Street			
	•		
Orlando FL 32896	State ZIP Code	As of the date you file, the claim is: Check all that apply.	
·		Contingent	
Who incurred the de	ebt? Check one.	☐ Unliquidated	
Debtor 1 only		☐ Disputed	
Debtor 2 only			
Debtor 1 and Debto At least one of the o	-	Type of NONPRIORITY unsecured claim:	
At least one of the C	uebiors and another	☐ Student loans	
Check if this clair	m is for a community debt	Obligations arising out of a separation agreement or divorce	
is the claim subject t	to offset?	that you did not report as priority claims	

Debts to pension or profit-sharing plans, and other similar debts

☑ Other. Specify <u>Credit Card</u>

No.

Yes

Case 17-80957

Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main

Debtor 1

Ben jamin First Name

Ciraulo Last Name

Document Page 28 of 5 Tumber (# known)

Part 2:

Your NONPRIORITY Unsecured Claims — Continuation Page

	Last 4 digits of account number 0122	4.5-
Ntb Credit Card Onpriority Creditor's Name	MADE T SIGNO OF SOUDHIS HUSINGS MADER THESE.	\$ 125
	When was the debt incurred? 12/2016	
Po Box 9001006 umber Street		
Louisville KY 40290-1006	As of the date you file, the claim is: Check all that apply.	
ity State ZIP Code	Contingent	
W. S	Unliquidated	
Vho incurred the debt? Check one.	☐ Disputed	
Debtor 1 only	Time of NOMODIODITY agreement deline.	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans	
At least one of the deptors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offset?	2 Other. Specify Credit Card	
1 No		
Yes		
	Last 4 digits of account number	•
and the Continue Name	East 4 digits of account number	Φ
onpriority Creditor's Name	When was the debt incurred?	
umber Street		
WALLES TO THE TOTAL TO THE TOTAL TOT	As of the date you file, the claim is: Check all that apply.	
ty State ZIP Code	Contingent	
	Unliquidated	
/ho incurred the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
Check if this claim is for a community debt	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offset?	Other. Specify	
No	Curer. Specify	
INo IYes		
		lanksidelikelekelikelekelekelekelekel
	Last 4 digits of account number	\$
onpriority Creditor's Name	When was the debt incurred?	
umber Street	As of the date you file, the claim is: Check all that apply.	
ty State ZIP Code	Contingent	
/ho incurred the debt? Check one.	Unliquidated	
	☐ Disputed	
Debtor 1 only	Type of MONDRIORITY upgestand element	
Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans	
At least the of the depicts and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offset?	Other. Specify	

Case 17-80957 Benjamin

Doc 1 Ciraulo

Debtor 1

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims	6a. Domestic support obligations	6a. _{\$ 0}
from Part 1	6b. Taxes and certain other debts you owe the government	6b. <u>\$</u> 0
	6c. Claims for death or personal injury while you were intoxicated	6c. _{\$} 0
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + _{\$} 40675
	6e. Total. Add lines 6a through 6d.	6e. \$40675
		Total claim
Total claims	6f. Student loans	6f. s0
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <u>0</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$</u> ()
	 Other. Add all other nonpriority unsecured claims. Write that amount here. 	6i. + _{\$} 6992
	6j. Total. Add lines 6f through 6i.	6j. \$ 6992

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 30 of 57

Fill in th	is inform	ation to ider	ntify your	case:									
			iany your	casc.	Cinamia								
Debtor	Benjar First N		Mic	Idle Name	Ciraulo Last Name								
Debtor 2 (Spouse If f	iling) First N	lame	Mic	idle Name	Last Name								
United Sta	ates Bankr	uptcy Court for	the NORT	HERDistrict o	of <u>ILLINO</u> IS								
Case num	ber	···										☐ Check	if this is an
												amend	ed filing
~ <i>c</i> c ·		4000											
		m 106G	-	_									
Sche	dule	G: Ex	ecut	ory Co	ntracts a	ınd	l Unex	pired	Lea	ses			12/15
informatio	n. If mor		eeded, co	py the addit	rried people are fil ional page, fill it o (if known).								
		any executor this box and :	-		ired leases? ourt with your other	scher	dules. You ha	ve nothina	else to rer	oort on th	nis form.		
-					he contracts or leas								
2. List s	eparately	/ each perso	n or comp	any with wi	hom you have the	conti	ract or lease.	Then stat	e what ea	ch conti	act or le	ease is for	(fqr
	ple, rent ired leas		e, cell ph	one). See th	e instructions for th	s forn	m in the instru	ction book	let for more	e exampl	es of ex	ecutory co	ntracts and
				a			to the other was a second	on eta a ta a	o eo soso e ses	e take	elle er er er	e. 8 . 4 e. 8 . 4	. Para Paga sa
Perso	on or con	nnany with w	rhom vou	have the co	entract or lease		Stat	te what th	e contract	or lease	e is for		
2.1													
Name	:					,,,							
Numb	er St	reet			····								
City		***************	State	ZIP Code			_						
2.2	tinigangananitin-tan manas	er kontrologische state der kontrologische der kontrologische der kontrologische der kontrologische der köntro			er gygynae gwynwy ag cygge wearg gangruib gyf y silwyfaeth a ffyliaith i ffianedi effidia	i-magoamic		on contract of the section of the se	Santiles on a comment some comment and a comment	an pravalent en entitet Armenet (n.).	estadius nastus numero ed	namik dammal atlan de deklad ben	ng mag-malikang ng kipulan di digingan magangang
Name													
				····			w/m						
Numb	er St	reet											
City	an and an analysis of the annual sections of the annual sections of the annual sections of the annual sections		State	ZIP Code	and the second and the second second resembles and the second and second the second second terms of the second	berrooseves	ez.et.117d-edo.et.ett.ett.britist.ett.britist.e.e.	ozona ozonzozeko za oraz	eromonon no mantenero de side	Over the property of the second	ca-cumpump-amop	HIII DI SAL DERIVO DE LA CONTRACTOR DE LA C	e-a-ii ottalekteta baloktarakte
2.3													
Name													
Numb	er St	reet											
City			State	ZIP Code				anger kan bera sem sandar dan sakhar kensada sakh	Assemble on the September of the Septemb	e bekendinde skalambi, ke da bibadha s	forma VI amilia ba knobneka knobneka	and decided and control of the second and co	
2.4		ad t tressel og å enkelse med til med stelle og å eller och å e hitte til med t	menter de rours crementes desfect	ever even a ment even fra en fan de fan	are the second and t		ana anna airmeann an magailleach air				and the state of t	and the second s	and the second of the second s
Name													
Numb	er St	reet			· · · · · · · · · · · · · · · · · · ·								
							_						
City	1305/13412-XV-41-XV-4	n general and a state of the st	State	ZIP Code	g redembre mentilperentet verdur styrrt der dutmitert vert vertil ersversteret vit	on Service and Assessment and	чино для турет дост на тём туре поступно на ретору автем пост	ari ya digangaan pamaa apamaha ay yami	er Pfranzösigen ern prontjeren bereiten som standige fo	et alle et exclue es es este su es	TTP-TIME-PERSON OF	energenes avenengen en mange fine	والمراوات والمراوات والمراوات المراوات المراوات المراوات المراوات المراوات المراوات المراوات المراوات المراوات
2.5													
Name													
Numb	er St	reet			***************************************		_						
City			State	ZIP Code			-						

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 31 of 57

Debte	or 1	Benjamin First Name	Middle Name	Ciraulo Last Name	Case number (# known)
		Additional	Page if You H	ave More Con	ntracts or Leases Common of the Charles and the media of the National Assaulte (National Assaulte (National Assaulte (National A
	Persor	or company	with whom you	ı have the contr	ract or lease What the contract or lease is for
2.6				1, 1, 1, 1, 1	
	Name				
	Number	Street			
	City		State	ZIP Code	
2.7	ningwitz-francous-	aggeding perhelikarahistanahan unigan comunicatio	uum tehtava etti journa etmistä isinä isi tehtiä siin tehtiä siin tehtiä siin tehtää siin tehtää siin tuon teh	antanasin kantan kungan kantan terhitri di bahan terhitri	
	Name			***************************************	
	Number	Street			
		Sueer			
	City		State	ZIP Code	
2.8					
	Name				
	Number	Street		,,	ACCOUNT OF THE PARTY OF THE PAR
	City		State	ZIP Code	
2.9	godaniciino emeno è	ang pinggi dang pingkapan pinaman pang mangpina bi sa sanggin data	ila ilandos a lasticamenti letti etti etti etti etti etti etti e	angkerega ayarmian ini kecamangka Kalabi kara kanada ini kebilah di Kalabi (1889).	
	Name				
	Number	Street		· · · · · · · · · · · · · · · · · · ·	
	City	genggelein (, ee fealigie de Cheergeele) ee tille-skiele (ee tille-skiele) te	State	ZIP Code	
2.10					
	Name				
	Number	Street		<u>, , , , , , , , , , , , , , , , , , , </u>	
	City		State	ZIP Code	
2,11	, epige Marie (2) n Courac	SANTENIA ETEORENIA ALANSA PARA PARA HASANESPAÑOS	en e e e e e e e e e e e e e e e e e e	Abendem verstammateres i en, endamente estatificatión platification fina	
	Name				
	Number	Street			
	City		State	ZIP Code	
	City		OTORS	ZII OOG	
2.12	Name	,,-,-,-			
	Number	Street			
	City		State	ZIP Code	
2.13		and the second s	australie en en entre fan de fûnde fûn en fan en fan en fûn felungskrep fan de fers	eren eren er framstade framskriver fra til Still forst fra till til eren framstade framstade framstade framsta	
	Name				
	Number	Street			
	City		State	ZIP Code	

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 32 of 57

Fill in thi	s information to ide	ntify your case:		
Debtor 1	Benjamin		Ciraulo	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if fi	ling) First Name	Middle Name	Last Name	
United Sta	tes Bankruptcy Court for	rth & ORTHER District of	ILLINOIS	
Case numi	рег			
(If known)				 ☐ Check if i
				amended
Officia	l Form 106H	1		

Schedule H: Your Codebtors

12/15

	iling together, both are equ	ially responsible for supplying o oxes on the left. Attach the Add	correct information. If m	s complete and accurate as possible. If two married peopers space is needed, copy the Additional Page, fill it out ie. On the top of any Additional Pages, write your name a
I	☑ No	s? (If you are filing a joint case, do	not list either spouse as	a codebtor.)
2. \		ve you lived in a community pro ouisiana, Nevada, New Mexico, Po	= =	(Community property states and territories include ington, and Wisconsin.)
	No. Go to line 3.	, ,		,
_		rmer spouse, or legal equivalent li	ve with you at the time?	
	□ No			
	Yes. In which commu	unity state or territory did you live?	`	Fill in the name and current address of that person.
	Name of your spouse, form	ner spouse, or legal equivalent		
	Number Street			
	City	State	ZIP Code	
	Antonial CIC an Antonial		rm 106E/F), or Scriedure	e G (Official Form 106G). Use Schedule D,
	Schedule E/F, or Schedule Column 1: Your codebtor		rm toeE/F), or Scheduk	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1	granical design for the granical contraction		rm toe <i>Er</i>), or <i>Scriedul</i>	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
	granical design for the granical contraction		rm toeE/F), or Scriedul	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line
	Column 1: Your codebtor		rm toe <i>Er</i>), or scredul	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
	Column 1: Your codebtor		ZIP Code	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line
	Name Number Street	G to fill out Column 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line
3.1	Name Number Street	G to fill out Column 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line
3.1	Name Number Street City	G to fill out Column 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line Schedule D, line
3.1	Name Number Street	G to fill out Column 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line
3.1	Name Number Street City	G to fill out Column 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line Schedule D, line
3.1	Name Number Street Name Number Street	G to fill out Column 2. State	ZIP Code	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule G, line Schedule D, line Schedule D, line Schedule G, line Schedule G, line
3.1	Name Number Street Name Number Street	G to fill out Column 2. State	ZIP Code	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule E/F, line Schedule G, line Schedule G, line
3.1	Name Number Street City Name Number Street City	G to fill out Column 2. State	ZIP Code	Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule G, line Schedule D, line Schedule D, line Schedule G, line Schedule G, line

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 33 of 57

Debtor 1

Benjamin First Name

Middle Name

Ciraulo

Case number (#known)_

Column 4	Your codebtor	Column 2: The condition to the
Column	Tour codebio	Column 2: The creditor to whom you owe the debt
	kanan mungun erik 1975 bilan kenan menengan kenan 1991 bilan pengunan menengan 1995.	Check all schedules that apply:
Name		Schedule D, line
		Schedule E/F, line
Number	Street	Schedule G, line
City	State ZIP Code	
Name		Schedule D, line
		Schedule E/F, line
Number	Street	Schedule G, line
City	State ZIP Code	
Name		Schedule D, line
1141110		☐ Schedule E/F, line
Number	Street	☐ Schedule G, line
City	State ZIP Code	
		Schedule D, line
Name		Schedule E/F, line
Number	Street	□ Schedule G, line
City	State ZIP Code	
		_
Name		Schedule D, line
		Schedule E/F, line
Number	Street	Schedule G, line
City	State ZIP Code	
Name		Schedule D, line
		Schedule E/F, line
Number	Street	Schedule G, line
City	State ZIP Code	
Name		Schedule D, line
Name		☐ Schedule E/F, line
Number	Street	Schedule G, line
City	State ZIP Code	·····
Norman		Schedule D, line
Name		☐ Schedule E/F, line
Number	Street	Schedule G, line
City	State 7IP Code	I I

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 34 of 57

	Fill in this information to identify	/ your case:					
	Debtor 1 Benjamin	Cia	raulo				
	First Name Debtor 2	Middle Name	Last Name				
١,	(Spouse, if filing) First Name	Middle Name	Last Name				
	United States Bankruptcy Court for the:	NORTHER District of ILLI	NOIS				
	Case number				Check if th	is is:	
_			······································		An ame	•	
_						ement showing pos as of the following	stpetition chapter 13 date:
	Official Form 106I	- <u>-</u>			MM / DE	D/ YYYY	
5	Schedule I: You	ur Income					12/15
su If se	e as complete and accurate as pupplying correct information. If y you are separated and your spot parate sheet to this form. On the Part 1: Describe Employn	ou are married and not filir use is not filing with you, d e top of any additional page	ng jointly, and yo o not include inf	ur spouse is ormation abo	living with your spou	ou, include informati se. If more space is	on about your spouse. needed, attach a
1.	Fill in your employment information.		Debtor 1			Debtor 2 or non-	filing spouse
	If you have more than one job,						WWW.code.dc.colored.co
:	attach a separate page with information about additional employers.	Employment status	Employed Not employe	ed		Employed Not employed	· · ·
	Include part-time, seasonal, or self-employed work.	Onnumation				Customer Service	
	Occupation may include student or homemaker, if it applies.	Occupation				***************************************	
		Employer's name			 	Lecia	
		Employer's address				Buffalo Grove, IL	
			Number Street			Number Street	
			City	State ZIP (Code	City	State ZIP Code
		How long employed there	?			1 year	
F	art 2: Give Details About	Monthly Income					
	Estimate monthly income as of spouse unless you are separated		If you have nothin	ng to report fo	r any line, write	\$0 in the space. Incl	ude your non-filing
	If you or your non-filing spouse he below. If you need more space, at			mation for all	employers for	that person on the lin	es
				For	Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2. <u>\$ 0</u>		\$ <u>3250</u>	
3.	Estimate and list monthly over	time pay.		3. +\$ <u>0</u>	······································	+ \$ 0	:
4.	Calculate gross income. Add li	ne 2 + line 3.		4. \$ 0		\$ <u>3250</u>	

Copy line 4 here	. → 4. 5a. 5b.	For Debtor 1 \$_0	For Debtor 2 or non-filling spouse \$ 3250
List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans	5a.	\$ <u>0</u>	
 5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 			
 5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 			
5b. Mandatory contributions for retirement plans5c. Voluntary contributions for retirement plans5d. Required repayments of retirement fund loans		\$0	s 500
5d. Required repayments of retirement fund loans		\$ 0	\$0
· · · ·	5c.	\$ 0	\$_0
5e. Insurance	5d.	\$ 0	\$0
	5e.	\$_0	\$ <u>200</u>
5f. Domestic support obligations	5f.	\$ 0	\$0
5g. Union dues	5g.	\$0	\$ <u>0</u>
5h. Other deductions. Specify:	5h.	+\$0	+ \$0
Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5f	h. 6.	\$_0	\$ <u>700</u>
Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u>0</u>	\$ <u>2550</u>
ASA Balla ta a sanata da s			
List all other income regularly received: 8a. Net income from rental property and from operating a business,			
profession, or farm			
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total		\$ <u>0</u>	\$_0
monthly net income.	8a.		
8b. Interest and dividends8c. Family support payments that you, a non-filing spouse, or a depend	8b. tont	\$ <u>0</u>	\$ 0
regularly receive	aci il		
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <u>0</u>	\$ <u>0</u>
8d. Unemployment compensation	8d.	\$ <u>0</u>	\$_0
8e. Social Security	ou. 8e.	\$ 0	\$ 0
8f. Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistathat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ance	-	*
Specify:	8f.	\$ <u>0</u>	\$ <u>0</u>
8g. Pension or retirement income	8g	\$ <u>0</u>	\$ <u>0</u>
8h. Other monthly income. Specify:	8h.	+\$0	+\$_0
Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$ 0	\$ 0
Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <u>0</u> +	\$ <u>2550</u>

Specify:	***************************************
----------	---

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies

 ·

Combined monthly income

12.

13. Do	you expect an increase or	decrease within the	year after you fi	le this form?
(1776)				

	7	N
- 67	3	14

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 36 of 57

Fill in this	information to ident	ify your case:					
Debtor 1	Benjamin	Ciraulo					
	First Name	Middle Name Łast Name	Check if th	is is:			
Debtor 2 (Spouse, if filing	g) First Name	Middle Name Last Name	An ame		•		
United State	s Bankruptcy Court for th	ne: NORTHER District of ILLINOIS			showing post of the following	petition chapter 13 g date:	
Case numbe (If known)	er		MM / DC	7 YYYY			
Official	Form 106J		·····				
		our Expenses				12/15	
information.						-	
1. Is this a jo	vint asea?	·				· · · · · · · · · · · · · · · · · · ·	
No. G							
		a separate household?					
	No Yes. Debtor 2 must	file Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.				
-	ave dependents?	No			Dependent's age	Does dependent live with you?	
Debtor 2.	Debior Fand	Yes. Fill out this information for each dependent				Edwardsheipen/redjempen,minn/ym/ngreipen/redjempel/salis/sin/ym/ngreipen/redjempel/salis/s	
Do not stat names.	te the dependents'		Wife		28	U No	
						☑ Yes	
						☑ No	
						Yes	
						V No	
						Yes	
				_		☑ No ☐ Yes	
expenses	xpenses include of people other than nd your dependents					Fra Vota	
Part 2: E	stimate Your Ong	oing Monthly Expenses					
		ur bankruptcy filing date unless you a	re using this form as a supplen	nent in a	Chapter 13 c	ase to report	
expenses as applicable d		ankruptcy is filed. If this is a suppleme	ental <i>Schedule J</i> , check the box	at the t	op of the form	and fill in the	
•	•	on-cash government assistance if you			Your exper	1	
such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and				- 4.	\$_800		
-	or the ground or lot.			₹.			
	l estate taxes			4a.	\$ 0		
4b. Property, homeowner's, or renter's insurance				4b.	\$ 0		
4c. Home maintenance, repair, and upkeep expenses				4c.	\$ 0		
:	neowner's association			4d.	\$ 0	;	

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Mair Document Page 37 of 57

Case number (if known)

First Name Middle Name Your expenses \$ 0 5. Additional mortgage payments for your residence, such as home equity loans 6 Utilities: _{\$} 100 Electricity, heat, natural gas 6a 6a. \$ O Water, sewer, garbage collection 6b \$ 175 Telephone, cell phone, Internet, satellite, and cable services 6c. **\$** 0 Other. Specify: 6d 6d. \$_500 Food and housekeeping supplies 0 Childcare and children's education costs 8 8. **\$** 0 Clothing, laundry, and dry cleaning 9. \$ 50 Personal care products and services 10. 10 **\$_50** Medical and dental expenses 11. Transportation, Include gas, maintenance, bus or train fare. 0 12 12. Do not include car payments. **\$ 50** Entertainment, clubs, recreation, newspapers, magazines, and books 13. 13. **\$** 0 Charitable contributions and religious donations 14 Insurance. 15. Do not include insurance deducted from your pay or included in lines 4 or 20. \$ 0 15a 15a. Life insurance \$ 0 15h 15b. Health insurance s 160 15c 15c. Vehicle insurance 15d \$ 0 15d. Other insurance. Specify:__ Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 16 Specify: 16. 17. Installment or lease payments: **\$ 252** 17a. Car payments for Vehicle 1 \$_175 17b. Car payments for Vehicle 2 \$ 250 17c. Other, Specify: Nelnet Claims 17c \$ 0 17d. Other. Specify: 17d Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18 Other payments you make to support others who do not live with you. 19. 0 \$ 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. **\$** 0 20a 20a. Mortgages on other property $_{^{5}0}$ Real estate taxes 20b. 20b. \$ 0 Property, homeowner's, or renter's insurance 20c **\$**. 0 20d. 20d. Maintenance, repair, and upkeep expenses 0 \$_ 20e. 20e. Homeowner's association or condominium dues

Benjamin

Debtor 1

Ciraulo

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 38 of 57

D	ebtor 1	Benjamin		Ciraulo		Ca	ase number (if known)			
21	Othe	First Name er. Specify:	Middle Name	Last Name			21.	+\$.	0	
22	Calc	ulate your mont	thly expenses					N. P. Landson		
	22a.	Add lines 4 throu	ıgh 21.				22a.	\$_	2562	
	22b.	Copy line 22 (mo	onthly expense	s for Debtor 2), if any	y, from Official Form	106J-2	22b.	\$_		
	22c.	Add line 22a and	22b. The resu	lt is your monthly ex	penses.		22c.	\$_	**************************************	
								i		
23	Calcu	ılate your month	lly net income	•					3 550	
	23a.	Copy line 12 (yo	ur combined n	onthly income) from	Schedule I.		23a.	\$	2550	······································
	23b.	Copy your month	hly expenses fi	om line 22c above.			23b.	-\$	2562	
	23c.	Subtract your me	onthly expense	s from your monthly	income.				3 -12	
		The result is you	ır monthly net i	ncome.			23c.		- I.A	
24.	Do yo	ou expect an inc	rease or decre	ease in your expens	ses within the year	after you file t	this form?			
			•		oan within the year or					
			ncrease or dec	rease because of a	modification to the te	rms or your mo	ongage ?			
	No Ye	,								
	Existent, A	- Lypian Ne								,

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 39 of 57

Fill in this in	nformation to identi	fy your case:			
Debtor 1	Benjamin First Name	Middle Name	Ciraulo Last Name		
Debtor 2				_	
(Spouse, if filing		Middle Name	Last Name		
Case number		e: NORTHER District	of The Control of the	ļ	
(If known)		,			☐ Check if this is a
×	· · · · · · · · · · · · · · · · · · ·			· `	amended filing
Officia	l Form 106[Dec			
Dool	aration /	Nhout an	Individual F	ebtor's Schedules	
Deci	arativii /	ADOUL all	Illuividuai L	entor a acriedurea	12/15
If two mar	ried people are filin	g together, both are o	equally responsible for su	oplying correct information.	
You must	file this form when	ever you file bankrup	tcy schedules or amended	schedules. Making a false statement, concea	ling property, or
obtaining	money or property	by fraud in connection	on with a bankruptcy case	can result in fines up to \$250,000, or imprison	ment for up to 20
years, or t	oth. 18 U.S.C. §§ 1	52, 1341, 1519, and 3	571.		
	Sign Below				
		· · · · · · · · · · · · · · · · · · ·			Ť
Did vo		w compone who is N	OT an attorney to help you	i fill out hankruntov forma?	·
•	u pay or agree to pa	ly someone who is N	Or an attorney to neip you	ı fill out bankruptcy forms?	
□ No				Attack Danier into Patition Proposario Mating Danier	tion and
Li Yes	Name of person			Attach Bankruptcy Petition Preparer's Notice, Declara Signature (Official Form 119).	iion, and
				dignature (dimeter offir (19).	
			ead the summary and sch	edules filed with this declaration and	
that the	ey are true and corr	ect.			
,		n /			
x h	/	1- 1/2 ·	×		
Signatu	you U	ano	Signature of Debtor	2	
Signati	up of Debtor 1		Signature of Deblor	4	
Date	34/4/2017	>	Date		
N	M / DD / YYYY		MM / DD / \	YYY	

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 40 of 57

Fill in	this informa	tion to identify	your case:							
Dobto	. Benja	min		Cir	raulo					
Debto	First Na		Middle Name		Last Name					
Debtor (Spous	r 2 e, if filing) First Nam	ne	Middle Name		Last Name	······································				
United	States Bankrup	otcy Court for the:	NORTHER District	of ILLI	INOIS					
	number	······································							-1	O. 1. 1. 1. 1. 1.
(If knov	wn)									Check if this is an amended filing
										, ,
Offic	ial Forn	107								
Stat	tement	of Finar	icial Affair	s fo	r Indiv	/id	uals Filing	for Bankr	uptcy	04/16
Be as c	omplete and	accurate as po	ssible. If two marri	ed peo	ple are filin	g tog	ether, both are equ	ally responsible fo	r supplying	correct
informa	ition. If more	space is need	ed, attach a separa				n the top of any add			
numbei	r (if known). <i>i</i>	Answer every q	uestion.							
Doxt	Give D	ndaila Abaud \	our Marital Stat		d Whara Y	/ i	ived Defere			
Part	Give D	etans About	rour maritai Stai	us and	where i	ou i	.ivea before			· · · · · · · · · · · · · · · · · · ·
1. Wh	nat is your cu	rrent marital st	atus?							
	Married									
PERM	Not married									
1,,	wi i									
2. D u	ring the last	3 years, have y	ou lived anywhere	other th	an where	you li	ve now?			
	No									
C. Married Co.		of the places you	lived in the last 3 ye	ears. D	o not includ	e who	ere you live now.			
			SANGGROWN SE		. i pre menos po				nagyoga.	
	Debtor 1:			s is a constant	s Debtor 1 there	De	btor 2:	THE CONTRACTOR		Dates Debtor 2 lived there
						П	Same as Debtor 1			O come as Dalvard
							Same as Deptor 1			☐ Same as Debtor 1
	921 Victor	ry Lane Street	***************************************	From	05/2007		Number Street			From
		000		То	05/2015		Trained Gador			То
	***********************	***************************************	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,							
	Jusice City	************************	State ZIP Code	58			City	State ZIP Co		
	Oily		Citate Zii Gode				Osty	otate 2n co	u c	
						u	Same as Debtor 1			Same as Debtor 1
				From						From
	Number	Street		То			Number Street			То
	City		State ZIP Code				City	State ZIP	Code	
a Wii	hin the last f	Lvears did vou	ever live with a sn	വ ഭമ വ	r lenel ensi	valer	it in a community pi	onerty state or tel	riton/2 (Con	amunity property
sta	tes and territo	ries include Ariz	ona, California, Idah	o, Louis	siana, Neva	da, N	ew Mexico, Puerto R	ico, Texas, Washin	gton, and Wi	sconsin.)
	No									
	Yes. Make su	re you fill out So	chedule H: Your Cod	lebtors (Official For	m 100	6H).			
Part 2	2 Eynlain	the Sources	of Your Income			·				
	-vhiaiii	vvuites t								

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 41 of 57

ebtor 1		O Name	Case nu	imber (#known)	
	TO SECTION STATE OF THE SECTIO	Name			
Fi	id you have any income from employmer Il in the total amount of income you receiver you are filing a joint case and you have inco No Yes. Fill in the details.	d from all jobs and all bus	inesses, including part-ti	me activities.	ndar years?
f p. ,	w ^r	Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips	\$_0	Wages, commissions, bonuses, tips	\$_0
	the date you med for bankingtoy.	Operating a business	÷	Operating a business	
	For last calendar year:	Wages, commissions, bonuses, tips	\$	Wages, commissions, bonuses, tips	\$0
	(January 1 to December 31, Yr 2016 YYYY	Operating a business		Operating a business	
	For the calendar year before that:	Wages, commissions, bonuses, tips	12800	Wages, commissions, bonuses, tips	
	(January 1 to December 31, Yr 2015	Operating a business	\$	Operating a business	\$
-	mbling and lottery winnings. If you are filing at each source and the gross income from e		•	-	under Debtor 1.
	Yes. Fill in the details.	Debtor 1		Debtor 2	
		Sources of income Describe below	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until	<u></u>	\$ 0		\$ 0
	the date you filed for bankruptcy:		\$		\$
			Y		Ψ
	For last calendar year:				\$_0
	(January 1 to December 31,)			***************************************	\$ \$
	For the calendar year before that:		\$ 0		\$ 0
	(January 1 to December 31,)		-		\$
	Y		·	·	œ.

Debtor 1

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 42 of 57

Benjamin Debtor 1 Ciraulo Case number (# known) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payment Mortgage Creditor's Name Car Credit card Number Street Loan repayment Suppliers or vendors Other . City ZIP Code State ☐ Mortgage Creditor's Name Car Credit card Number Street Loan repayment Suppliers or vendors Other City ZIP Code State ☐ Mortgage Creditor's Name 🔲 Саг ☐ Credit card Number Street Loan repayment Suppliers or vendors Other ___ ZIP Code City State

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 43 of 57

btor 1	Benjamin First Name Middle N	Cîraulo ame Last Name		_	Case number (# known	9)
		- Cast tome				
Inside corpo agent such a	ers include your relative trations of which you are t, including one for a bu as child support and ali	e an officer, director, per siness you operate as a mony.	relatives of any son in control,	y general partners; p or owner of 20% or r	artnerships of which	who was an insider? ch you are a general partner; g securities; and any managing or domestic support obligations,
Ye	es. List all payments to	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
ī	insider's Name		***************************************	\$	\$	
Ñ	Number Street					
	City	State ZiP Code				
		211 000E		\$	\$	
Ī	nsider's Name		* *************************************			
N	Number Street	- tentral tent				
-	City	State ZIP Code				:
n ins nclude	sider? e payments on debts gu	uaranteed or cosigned by		Total amount paid	. ga maa sa sa sa sa sa sa sa	n account of a debt that benefited Reason for this payment Include creditor's name
15	nsider's Name			\$	\$	
•						
Ň	lumber Street	and the state of t				
Ci	ity	State ZIP Code				
În	nsider's Name	***	was the same of the same of the same	\$	\$	
Ni	umber Street		710 TO THE TRANSPORT OF THE PARTY OF THE PAR		The second secon	
					white the second	
Ci	ity	State ZIP Code				

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 44 of 57

or 1	Benjamin		Ciraulo	Case number (# known)	
	First Name	Middle Name	Last Name		
	_				
rt 4:	Identify Le	gal Actions	, Repossessio	ns, and Foreclosures	
Vithi	in 1 year befor	e you filed for	bankruptcy, wei	re you a party in any lawsuit, court action, or administrative procee	ding?
			onal injury cases,	small claims actions, divorces, collection suits, paternity actions, suppo	ort or custody modificat
nd c	contract dispute	S.			
2 N	o				
J Y	es. Fill in the de	etails.	\$ 54 July	Del Selection de North (1998), No. No. (1998), el Selection de North (1998), el Selection (1998), el Selection	
			Natur	e of the case Court or agency	Status of the case
			•		_
(Case title		• · · · · · · · · · · · · · · · · · · ·	Court Name	— Pending
_					On appeal
_			:	Number Street	Concluded
(Case number				
				City State ZIP Code	
(Case title			Court Name	— Pending
					On appeal
-				Number Street	Concluded
(Case number		:		
				City State ZIP Code	
	es. Fill in the inf				ga greene edgis e sagsagsagg
				Describe the property Date	Value of the property
	Creditor's Name	e			\$
	Number Stre	et		Explain what happened	
				Property was repossessed.	
			***************************************	Property was foreclosed.	
				Property was garnished.	
	City	S	tate ZIP Code	Property was attached, seized, or levied.	e the season of the property of the season o
				Describe the property Date	Value of the propert
					A STATE OF S
					\$
	Creditor's Name	}			·
	Number Street	eŧ		Explain what happened	
				<u> </u>	
				Property was repossessed.	
				Property was foreclosed.	
	City	s	tate ZIP Code	 Property was garnished. Property was attached, seized, or levied. 	
				Property was attached, seized, or levied.	

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 45 of 57

njamin Nama Middle Kome	Ciraulo		Case number (#known)		
inade neme	्रवार विशास				
ara bafara yayı filad fa					***
ars berore you nied to	r bankruptcy, did you g	live any girts of contributi	ions with a total valu	e of more than \$6	00 to any charity?
in the details for each g	jift or contribution.				
	s Describe Wh	at you contributed		Date you contributed	Value
				: :	٠
ame					4
					\$
Street					
State ZIP Code					
it Certain Losses					
loss occurred			List pending insurance	loss	lost
	•			**************************************	Ψ
				* * * * * * * * * * * * * * * * * * * *	
Certain Payments	or Transfers				
ed about seeking banl	cruptcy or preparing a	bankruptcy petition?			to anyone
n the details.					
				Date payment or	Amount of paymen
ho Was Paid				made	
Street	***************************************				\$
			· :		\$
State ZIF	Code				
ebsite address					•
no Made the Payment if Not Yo	uu				
	ars before you filed for in the details for each growth and see all more than \$600. Street State ZIP Code at Certain Losses ar before you filed for gambling? in the details. e the property you lost and loss occurred Certain Payments ar before you filed for the details. ar before you filed for the details. State ZIF Code Street State ZIF Code Certain Payments Ar before you filed for the details. Street State ZIF Code	ars before you filed for bankruptcy, did you go in the details for each gift or contribution. contributions to charities all more than \$600 ame Street State ZIP Code State Describe what in the details. e the property you lost and loss occurred Certain Payments or Transfers ar before you filed for bankruptcy, did you or ed about seeking bankruptcy or preparing a lattorneys, bankruptcy petition preparers, or creding the details. Description a how was Paid Street	ars before you filed for bankruptcy, did you give any gifts or contributed in the details for each gift or contribution. contributions to charities all more than \$600 ame Street State ZIP Code State ZIP Code State ZIP Code Describe what you contributed all more than \$600 ame Describe what you contributed all more than \$600 ame Describe any insurance coverage for the Include the amount that insurance has paid claims on line 33 of Schedule A/B. Property. Certain Payments or Transfers In before you filed for bankruptcy, did you or anyone else acting on your ed about seeking bankruptcy or preparing a bankruptcy petition? attorneys, bankruptcy petition preparers, or credit counseling agencies for so in the details. Description and value of any property transhows Paid Street	ars before you filed for bankruptcy, did you give any gifts or contributions with a total value in the details for each gift or contribution. Contributions to charities all more than \$600 Steet State ZIP Code art Certain Losses ar before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything to gambling? in the details. In the property you lost and loss occurred Describe any insurance coverage for the loss include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Certain Payments or Transfers are before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer ad about seeking bankruptcy or preparing a bankruptcy petition? Alternative the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Certain Payments or Transfers are before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer ad about seeking bankruptcy petition preparers, or credit counseling agencies for services required in your healths. Description and value of any property transferred Description and value of any property transferred Street State ZIP Code	ars before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$6 in the details for each gift or contribution. contributions to charities almost than \$500. Describe what you contributed Date you contributed Date you contributed Date you contributed State ZIP Code State ZIP Code State ZIP Code State ZIP Code At Certain Losses are before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fi gambling? In the details. Describe any insurance coverage for the loss include the amount that inexance has paid, List pending insurance claims on ins 30 of Schedulo Adt. Papperty. Certain Payments or Transfers or before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Date payment or transfers or before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Date payment or transfer was roade Description and value of any property transferred Date payment or transfer was roade State ZIP Code State ZIP Code

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 46 of 57

	Benjamin First Name Middle Name	Ciraulo Last Nar	Ma.	Case number (#known)		
	A STRAILE BROUE NAME	Last Nat	710			
-		-	Description and value of any property	transferred	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street				**************************************	\$
						\$

	City State ZIP C	Code				
	Email or website address					
	Person Who Made the Payment, if Not You					
[in	not include any payment or transfe	r that you	listed on line 16.			
ΙY	es. Fill in the details.		Description and value of any property		Date payment or	Amount of payn
	Person Who Was Paid				transfer was made	
						\$
	Number Street	-			**************************************	Ψ
						\$
	City State ZIP C		y, did you sell, trade, or otherwise	transfer any property to	anyone, other tha	n property
ith ans clud	in 2 years before you filed for ba sferred in the ordinary course of de both outright transfers and tran ot include gifts and transfers that y	ankruptcy f your bus sfers mad you have a	le as security (such as the granting o		ortgage on your prop	erty).
ithicums of the color of the co	in 2 years before you filed for ba sferred in the ordinary course of de both outright transfers and tran ot include gifts and transfers that y	ankruptcy f your bus sfers mad you have a	siness or financial affairs? de as security (such as the granting of already listed on this statement. Description and value of property	of a security interest or m Describe any property of	ortgage on your prop	erty). Date transfer
ithi ens cluc onc N	in 2 years before you filed for ba sferred in the ordinary course of de both outright transfers and tran ot include gifts and transfers that y lo 'es. Fill in the details.	ankruptcy f your bus sfers mad you have a	siness or financial affairs? de as security (such as the granting of already listed on this statement. Description and value of property	of a security interest or m Describe any property of	ortgage on your prop	erty). Date transfer
ithi ans clud o no N Y	in 2 years before you filed for basferred in the ordinary course of de both outright transfers and tran ot include gifts and transfers that you foes. Fill in the details.	ankruptcy f your bus sfers mad you have a	siness or financial affairs? de as security (such as the granting of already listed on this statement. Description and value of property	of a security interest or m Describe any property of	ortgage on your prop	erty). Date transfer
ithiclus	in 2 years before you filed for basterred in the ordinary course of de both outright transfers and tran ot include gifts and transfers that you fees. Fill in the details. Person Who Received Transfer	ankruptcy f your bus sfers mad you have a	siness or financial affairs? de as security (such as the granting of already listed on this statement. Description and value of property	of a security interest or m Describe any property of	ortgage on your prop	erty). Date transfer
ithi ans cluck one N	in 2 years before you filed for basterred in the ordinary course of de both outright transfers and transfers that y lo Yes. Fill in the details. Person Who Received Transfer Number Street	ankruptcy f your bus sfers mad you have a	siness or financial affairs? de as security (such as the granting of already listed on this statement. Description and value of property	of a security interest or m Describe any property of	ortgage on your prop	erty). Date transfer
ithins clude of NY	in 2 years before you filed for basterred in the ordinary course of de both outright transfers and transfers that y to include gifts and transfers that y to 'es. Fill in the details. Person Who Received Transfer Number Street City State ZIP Co	ankruptcy f your bus sfers mad you have a	siness or financial affairs? de as security (such as the granting of already listed on this statement. Description and value of property	of a security interest or m Describe any property of	ortgage on your prop	erty). Date transfer
ithicans cluck	in 2 years before you filed for basterred in the ordinary course of de both outright transfers and transfers that y lo res. Fill in the details. Person Who Received Transfer Number Street City State ZIP Course of the present of	ankruptcy f your busisfers mad you have a	siness or financial affairs? de as security (such as the granting of already listed on this statement. Description and value of property	of a security interest or m Describe any property of	ortgage on your prop	erty). Date transfer

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 47 of 57

are a be				· · · · · · · · · · · · · · · · · · ·
are a be	A years before you fi	ilad for hankruntev did vou t	ransfer any property to a self-settled trust or simil	lor device of which was
# Ja 17 Gragon **		e often called asset-protection of		lar device of which you
# Ja 17 Gragon **				
	Fill in the details.			
			a di kana kana kana kana kana kana kana kan	
		Description ar	nd value of the property transferred	Date transfer was made
			anne anne aireach de c omh de comh aireach aireach de chomh de comh de chomh de chomh de chomh de chomh de chomh	
Name	of trust	<u> </u>		

rt 8: Li	ist Certain Financi	ial Accounts, Instrument	s, Safe Deposit Boxes, and Storage Units	
Within 1	year hefore you filed	for hanknintev, were any fiv	nancial accounts or instruments held in your nam	o or for your bonefit
	sold, moved, or trans		iancial accounts of instruments neigh in your nam	e, or for your benefit,
			ial accounts; certificates of deposit; shares in bar	nks. credit unions.
			ions, and other financial institutions.	· · · · · · · · · · · · · · · · · · ·
Q No				
Yes. I	Fill in the details.	gradient de propriété de la compansión de	Die Mark De Marker in 1900 begin 1900 besteht in 1900 besteht in 1900 besteht in 1900 besteht in 1900 besteht	
			of account number Type of account or Date ac	count was Last balance befor
			instrument closed, or trans	sold, moved, closing or transfer ferred
Namı	e of Financial Institution	·	_	ı
, and	or manda mandron	XXXX		\$
Numt	ber Street	AND THE CONTRACT OF THE CONTRA	Savings	
			Money market	
			☐ Brokerage	
City	State	ZIP Code	Other	
	of Financial Institution	XXXX	Checking	<u> </u>
Name			Savings	
Name			Money market	
Name	per Street			
***************************************	oer Street		☐ Brokerage	
******	per Street	ZIP Code	☐ Brokerage ☐ Other	

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 48 of 57

	Benjamin			Case number (
	First Name Middle Name	Last Name				
. ∐ava	vou storod proporty in a c	torano unit ar nices ether	*h.m.= v.=	socials in A		•
Z	you stored property in a s lo	torage unit or place other	tnan your nome	within 1 year before ye	ou filed for bankrupt	cy?
Passesses	es. Fill in the details.					
		Who else has	or had access to i	it? Describe	the contents	Do you still
		2012/00/2012	per vinit en hen hande verselije.	areas and SPAF		have it?
						□ No
	Name of Storage Facility	Name				☐ Yes
	Number Street			·		
	Number Street	Number Stree	τ			
		City State ZIP C	ode			
	City State	ZIP Code				
				ŧ	e e e e e e	
art 9:	Identify Property	You Hold or Control for	Someone Els	i 0		
L Do v	ou hold or control any pro	nerty that someone else o	wne? Include an	v property you borrow	and from are storing	for
	old in trust for someone.	perty that controlle cloc o	Wild : Micigae an	iy property you borron	red from, are storing	ioi,
2 N	No					
U Y	es. Fill in the details.					
		Where is the p	roperty?	Describe	the property	Value
	Owner's Name					\$
		Number Street				
	Number Street	Number Street				-
	Number Street	Number Street				
	Number Street City State	Number Street City ZIP Code	State	ZIP Code		
	City State	ZiP Code City		ZIP Code		
	City State	City		ZIP Code		
art 10	City State	ZIP Code City t Environmental Inform		ZIP Code		
art 10 or the _l	City State City State City State D: Give Details About purpose of Part 10, the following the commental law means any five	ZiP Code City The Environmental Information of the Environmental	ation	a concerning pollution,		
art 10 or the p <i>Envir</i> haza	City State City S	ZIP Code City t Environmental Inform lowing definitions apply: federal, state, or local state, wastes, or material into t	ation ute or regulation he air, land, soil,	n concerning pollution, , surface water, ground	twater, or other med	
art 10 or the p Envir haza inclu	City State Cive Details About purpose of Part 10, the foll ronmental law means any 1 rdous or toxic substances iding statutes or regulation	Tity ZIP Code t Environmental Inform lowing definitions apply: federal, state, or local state, , wastes, or material into the controlling the cleanup	ation ate or regulation he air, land, soil, of these substar	n concerning pollution, , surface water, ground nces, wastes, or mater	fwater, or other med ial.	ium,
ert 10 er the p Envir haza inclu	City State City S	t Environmental Informations definitions apply: federal, state, or local state, wastes, or material into the controlling the cleanuply, or property as defined up	ation ate or regulation he air, land, soil, of these substar hder any enviror	n concerning pollution, , surface water, ground nces, wastes, or mater	fwater, or other med ial.	ium,
ert 10 Envii hazainclu Site r	Give Details About purpose of Part 10, the folloronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility e it or used to own, operate	ZiP Code City Environmental Inform lowing definitions apply: federal, state, or local state, wastes, or material into the controlling the cleanup y, or property as defined une, or utilize it, including di	ation ute or regulation he air, land, soil, of these substar hder any enviror sposal sites.	n concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y	dwater, or other med ial. ou now own, operat	ium, e, or
ert 10 er the p Envii hazai inclu Site r utilize	Give Details About purpose of Part 10, the foll ronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility	city ZIP Code t Environmental Inform lowing definitions apply: federal, state, or local state, wastes, or material into the controlling the cleanup y, or property as defined unter, or utilize it, including ditting an environmental lay	ation ute or regulation he air, land, soil, of these substar hder any enviror sposal sites. defines as a ha	n concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y	dwater, or other med ial. ou now own, operat	ium, e, or
ert 10 er the p Envii haza inclu Site r utilize Haza subs	Give Details About purpose of Part 10, the following roomental law means any fordous or toxic substances ading statutes or regulation means any location, facility e it or used to own, operator of the company of the c	city It Environmental Informations definitions apply: federal, state, or local state, wastes, or material into the controlling the cleanuphy, or property as defined unterpreted in the controlling the cleanuphy, or utilize it, including distring an environmental law, pollutant, contaminant, o	ation ate or regulation the air, land, soil, of these substar ander any enviror sposal sites. defines as a ha r similar term.	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard	dwater, or other medial. Tou now own, operated	ium, e, or
ert 10 er the p Envii haza inclu Site r utilize Haza subs	Give Details About purpose of Part 10, the following the following the following statutes or regulation means any location, facility in the following statutes or regulation means any location, facility in the following statutes or regulation means any location, operator of the following statutes or regulation means any location material means any location means any locat	city It Environmental Informations definitions apply: federal, state, or local state, wastes, or material into the controlling the cleanuphy, or property as defined unterpreted in the controlling the cleanuphy, or utilize it, including distring an environmental law, pollutant, contaminant, o	ation ate or regulation the air, land, soil, of these substar ander any enviror sposal sites. defines as a ha r similar term.	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard	dwater, or other medial. Tou now own, operated	ium, e, or
ert 10 Envii hazai inclu Site r utilize Hazai subsi	Give Details About purpose of Part 10, the following roomental law means any fordous or toxic substances ading statutes or regulation means any location, facility e it or used to own, operator of the company of the c	t Environmental Informations definitions apply: federal, state, or local state, wastes, or material into the controlling the cleanuphy, or property as defined unterpreted in the controlling the cleanuphy, or utilize it, including distring an environmental law, pollutant, contaminant, or roceedings that you know	ation ate or regulation the air, land, soil, of these substar nder any enviror sposal sites. defines as a ha r similar term. about, regardles	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard	dwater, or other medial. rou now own, operate dous substance, toxi	e, or
ert 40 Frivir hazar inclu Site r utilize Hazar subseport a	Give Details About purpose of Part 10, the foll ronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility e it or used to own, operat redous material means any tance, hazardous material, all notices, releases, and pi	t Environmental Informations definitions apply: federal, state, or local state, wastes, or material into the controlling the cleanuphy, or property as defined unterpreted in the controlling the cleanuphy, or utilize it, including distring an environmental law, pollutant, contaminant, or roceedings that you know	ation ate or regulation the air, land, soil, of these substar nder any enviror sposal sites. defines as a ha r similar term. about, regardles	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard	dwater, or other medial. rou now own, operate dous substance, toxi	e, or
ert 10 er the p Enviii haza inclu Site r utilize Haza subsi port a Has a	Give Details About purpose of Part 10, the foll ronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility e it or used to own, operate redous material means any stance, hazardous material, all notices, releases, and plany governmental unit notification.	t Environmental Informations definitions apply: federal, state, or local state, wastes, or material into the controlling the cleanuphy, or property as defined unterpreted in the controlling the cleanuphy, or utilize it, including distring an environmental law, pollutant, contaminant, or roceedings that you know	ation ate or regulation the air, land, soil, of these substar nder any enviror sposal sites. defines as a ha r similar term. about, regardles	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard	dwater, or other medial. rou now own, operate dous substance, toxi	e, or
ert 10 er the p Enviii haza inclu Site r utilize Haza subsi	Give Details About purpose of Part 10, the foll ronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility e it or used to own, operat redous material means any tance, hazardous material, all notices, releases, and pi	ZIP Code City It Environmental Information apply: federal, state, or local state, wastes, or material into the controlling the cleanuply, or property as defined unter, or utilize it, including disthing an environmental law, pollutant, contaminant, or or occeedings that you know fied you that you may be listed to the contaminant of t	ation Ite or regulation the air, land, soil, of these substar inder any enviror sposal sites. It defines as a har a similar term. about, regardles able or potential	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard ss of when they occurr	dwater, or other medial. You now own, operated ous substance, toxical. The desired of the desired output out	ium, e, or c mental law?
or the period inclusion of the results of the resul	Give Details About purpose of Part 10, the foll ronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility e it or used to own, operate redous material means any stance, hazardous material, all notices, releases, and plany governmental unit notification.	ZIP Code City It Environmental Information apply: federal, state, or local state, wastes, or material into the controlling the cleanuply, or property as defined unter, or utilize it, including disthing an environmental law, pollutant, contaminant, or or occeedings that you know fied you that you may be listed to the contaminant of t	ation ate or regulation the air, land, soil, of these substar nder any enviror sposal sites. defines as a ha r similar term. about, regardles	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard ss of when they occurr lly liable under or in vic	dwater, or other medial. You now own, operated ous substance, toxical. The desired of the desired output out	e, or
ert 10 er the p Enviii haza inclu Site r utilize Haza subsi	Give Details About purpose of Part 10, the foll ronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility e it or used to own, operate redous material means any stance, hazardous material, all notices, releases, and plany governmental unit notification.	ZIP Code City It Environmental Information apply: federal, state, or local state, wastes, or material into the controlling the cleanuply, or property as defined unter, or utilize it, including disthing an environmental law, pollutant, contaminant, or or occeedings that you know fied you that you may be listed to the contaminant of t	ation Ite or regulation the air, land, soil, of these substar inder any enviror sposal sites. It defines as a har a similar term. about, regardles able or potential	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard ss of when they occurr	dwater, or other medial. You now own, operated ous substance, toxical. The desired of the desired output out	ium, e, or c mental law?
ert 10 er the p Enviii haza inclu Site r utilize Haza subsi	Give Details About purpose of Part 10, the foll ronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility e it or used to own, operate redous material means any stance, hazardous material, all notices, releases, and plany governmental unit notification.	ZIP Code City It Environmental Information apply: federal, state, or local state, wastes, or material into the controlling the cleanuply, or property as defined unter, or utilize it, including disthing an environmental law, pollutant, contaminant, or or occeedings that you know fied you that you may be listed to the contaminant of t	ation ate or regulation the air, land, soil, of these substar nder any enviror sposal sites. defines as a ha r similar term. about, regardles able or potential	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard ss of when they occurr	dwater, or other medial. You now own, operated ous substance, toxical. The desired of the desired output out	ium, e, or c mental law?
or the period inclusion of the results of the resul	Give Details About purpose of Part 10, the foll ronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility e it or used to own, operat redous material means any stance, hazardous material, all notices, releases, and pi any governmental unit notifi o es. Fill in the details.	ZIP Code t Environmental Information of the controlling the cleanup of the clean	ation ate or regulation the air, land, soil, of these substar nder any enviror sposal sites. defines as a ha r similar term. about, regardles able or potential	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard ss of when they occurr	dwater, or other medial. You now own, operated ous substance, toxical. The desired of the desired output out	ium, e, or c mental law?
ert 10 er the p Envii haza inclu Site r utilize Haza subsi eport a Has a	Give Details About purpose of Part 10, the foll ronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility e it or used to own, operat redous material means any fance, hazardous material, all notices, releases, and pi any governmental unit notifi o es. Fill in the details.	ZIP Code t Environmental Information of the controlling the cleanup of the clean	ation ate or regulation the air, land, soil, of these substar nder any enviror sposal sites. defines as a ha r similar term. about, regardles able or potential	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard ss of when they occurr	dwater, or other medial. You now own, operated ous substance, toxical. The desired of the desired output out	ium, e, or c mental law?
ert 10 or the p Enviii haza inclu Site r utilize Hazas subs port a Has a	Give Details About purpose of Part 10, the foll ronmental law means any fordous or toxic substances iding statutes or regulation means any location, facility e it or used to own, operat redous material means any stance, hazardous material, all notices, releases, and pi any governmental unit notifi o es. Fill in the details.	ZIP Code t Environmental Information of the controlling the cleanup of the clean	ation ate or regulation the air, land, soil, of these substar nder any enviror sposal sites. defines as a ha r similar term. about, regardles able or potential	a concerning pollution, , surface water, ground nces, wastes, or mater nmental law, whether y azardous waste, hazard ss of when they occurr	dwater, or other medial. You now own, operated ous substance, toxical. The desired of the desired output out	ium, e, or c mental law?

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 49 of 57

						mber (# known)		
	First Name Midd	dle Name Last Na	ime			· · · · · · · · · · · · · · · · · · ·		
lave)	you notified any go	overnmental unit of	any release of h	azardous mate	rial?			
Z No			-					
12104	s. Fill in the details							
	so. I in in the details	••	Governmental uni	d Need No				
			Governmental un		Environment	al law, if you know it		Date of notice
N	ame of site		Governmental unit		-			
								-
N	umber Street	:	Number Street					
		•	City	State ZIP Code				
č	ity	State ZIP Code						
	•							
ave y	ou been a party in	any judicial or adm	inistrative proce	eding under a	ny environment	tal law? Include s	ettlements and o	rders.
No)							
	s. Fill in the details	s .						
			Court or agency		CARL SANANA	of the case		Status of the
			oount of agency		Haime	i tile case	Probability States	case
Cas	se title							D
			Court Name		·····			Pending
	' 							On appea
			Number Street					Conclude
Cas	se number		City	State ZIP Co	de			
		About Your Busin				following connec	tions to any husi	noss2
ithin	4 years before you A sole proprietor of A member of a lim	u filed for bankrupto or self-employed in nited liability compa	ey, did you own a a trade, profess	a business or h	nave any of the ctivity, either fu			ness?
ithin	4 years before you A sole proprietor of A member of a lim A partner in a part	u filed for bankrupto or self-employed in nited liability compa tnership	ey, did you own a a trade, profess ny (LLC) or limit	a business or h ion, or other a red liability par	nave any of the			ness?
	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo	a business or h ion, or other a ed liability par eration	nave any of the ctivity, either fu tnership (LLP)			ness?
	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo	u filed for bankrupto or self-employed in nited liability compa tnership	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo	a business or h ion, or other a ed liability par eration	nave any of the ctivity, either fu tnership (LLP)			ness?
00000	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit	a business or h ion, or other a ed liability par eration	nave any of the ctivity, either fu tnership (LLP)			ness?
ithin O O O O No.	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12.	a business or hion, or other a ed liability par eration ties of a corpo	nave any of the ctivity, either fu tnership (LLP) cation			ness?
ithin O O O O No.	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12.	a business or hion, or other a ed liability par eration ties of a corpo	nave any of the ctivity, either fu thership (LLP) ration	Il-time or part-tim		ness?
thin	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12.	a business or hion, or other a ed liability par eration ties of a corpo	nave any of the ctivity, either fu thership (LLP) ration	II-time or part-tim		
thin	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lead. None of the above s. Check all that ap	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12.	a business or hion, or other a ed liability par eration ties of a corpo	nave any of the ctivity, either fu thership (LLP) ration	Employer ider	e atification number e Social Security nu	
No. Yes	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lead. None of the above s. Check all that ap	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12.	a business or hion, or other a ed liability par eration ties of a corpo	nave any of the ctivity, either fu thership (LLP) ration	Employer ider Do not include	e utification number e Social Security nu	umber or iTiN.
No. Yes	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lead. None of the above s. Check all that apusiness Name	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12.	a business or hion, or other aced liability parteration ties of a corporate of the business of	nave any of the civity, either furnership (LLP) ration	Employer ider Do not include	e atification number e Social Security nu	umber or iTIN.
No. Yes	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lead. None of the above s. Check all that apusiness Name	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12. the details belo Describe the natu	a business or hion, or other aced liability parteration ties of a corporate of the business of	nave any of the civity, either furnership (LLP) ration	Employer ider Do not include	e utification number e Social Security nu	umber or iTIN.
No. Yes	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lead. None of the above s. Check all that apusiness Name	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12. the details belo Describe the natu	a business or hion, or other aced liability parteration ties of a corporate of the business of	nave any of the civity, either furnership (LLP) ration	Employer ider Do not include EIN:	e utification number e Social Security nu	imber or ITIN.
No.	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea . None of the above s. Check all that ap	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12. I the details belo Describe the natu	a business or hion, or other acted liability parterior ties of a corporate of the busines and or bookkeeps	eave any of the civity, either furthership (LLP) ration	Employer ider Do not include EIN: Dates busines	e Attification number a Social Security nu	imber or ITIN.
No.	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea . None of the above s. Check all that ap	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par oply above and fill in	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12. the details belo Describe the natu	a business or hion, or other acted liability parterior ties of a corporate of the busines and or bookkeeps	eave any of the civity, either furthership (LLP) ration	Employer ider Do not include EIN: Dates busines From Employer iden	e Atification number e Social Security number s existed To tification number	umber or iTiN.
No.	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea . None of the above s. Check all that ap	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par oply above and fill in	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12. I the details belo Describe the natu	a business or hion, or other acted liability parterior ties of a corporate of the busines and or bookkeeps	eave any of the civity, either furthership (LLP) ration	Employer ider Do not include EIN: Dates busines From Employer iden	e Attification number a Social Security nu	umber or iTiN.
No.	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea . None of the above s. Check all that ap usiness Name	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par oply above and fill in	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12. I the details belo Describe the natu	a business or hion, or other acted liability parterior ties of a corporate of the busines and or bookkeeps	eave any of the civity, either furthership (LLP) ration	Employer ider Do not include EIN: Dates busines From Employer iden	e social Security number To	umber or iTiN.
No. Tes	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea . None of the above s. Check all that ap usiness Name	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par oply above and fill in	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12. I the details belo Describe the nature. Name of accounts	a business or him, or other acted liability parterior ties of a corporation was for each business of the busin	tave any of the civity, either furthership (LLP) ration	Employer ider Do not include EIN: Dates busines From Employer iden Do not include EIN:	e social Security nusses existed To tification number expected social Security nusses existed	umber or iTiN.
No. Tes	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea . None of the above s. Check all that ap usiness Name	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par oply above and fill in	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12. I the details belo Describe the natu	a business or him, or other acted liability parterior ties of a corporation was for each business of the busin	tave any of the civity, either furthership (LLP) ration	Employer ider Do not include EIN: Dates busines From Employer iden Do not include	e social Security nusses existed To tification number expected social Security nusses existed	imber or l'TiN.
No. Tes	4 years before you A sole proprietor of A member of a lim A partner in a part An officer, directo An owner of at lea . None of the above s. Check all that ap usiness Name	u filed for bankrupto or self-employed in nited liability compa tnership or, or managing exec ast 5% of the voting e applies. Go to Par oply above and fill in	ey, did you own a a trade, profess ny (LLC) or limit cutive of a corpo or equity securit t 12. I the details belo Describe the nature. Name of accounts	a business or him, or other acted liability parterior ties of a corporation was for each business of the busin	tave any of the civity, either furthership (LLP) ration	Employer Ider Do not include EIN: Dates busines From Employer Iden Do not include EIN: Dates busines	e social Security nusses existed To tification number expected social Security nusses existed	imber or l'TiN.

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 50 of 57

Describe the nature of the business Business Name Number Street	Employer Identification number Do not include Social Security number or ITIN. EIN: Dates business existed From To out your business? Include all financial
Describe the nature of the business Business Name Name of accountant or bookkeeper	Do not include Social Security number or ITIN. EIN: Dates business existed From To
Describe the nature of the business Business Name Name of accountant or bookkeeper	Do not include Social Security number or ITIN. EIN: Dates business existed From To
Number Street Name of accountant or bookkeeper Nithin 2 years before you filed for bankruptcy, did you give a financial statement to anyone at nstitutions, creditors, or other parties. No Yes. Fill in the details below. Date issued Name Number Street	EIN: Dates business existed From To
Number Street Name of accountant or bookkeeper	Dates business existed From To
City State ZIP Code Vithin 2 years before you filed for bankruptcy, did you give a financial statement to anyone at stitutions, creditors, or other parties. No Yes. Fill in the details below. Date issued Name MM / DD / YYYY Number Street City State ZIP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I deanswers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 18 U.S.C. §§ 152, 1341, 1519, and 3571.	Dates business existed From To
City State ZIP Code	Pates business existed From To
Tithin 2 years before you filed for bankruptcy, did you give a financial statement to anyone at stitutions, creditors, or other parties. No I Yes. Fill in the details below. Date issued Name MM / DD / YYYY Number Street City State ZIP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I decomposed at the connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	FromTo
In the details below. Date issued Name MM / DD / YYYY Number Street City State ZiP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I demisseers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
Atthin 2 years before you filed for bankruptcy, did you give a financial statement to anyone at institutions, creditors, or other parties. No No Yes. Fill in the details below. Date issued Name MM / DD / YYYY Number Street City State ZiP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I deconsivers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
In the details below. Date Issued Name MM / DD / YYYY Number Street City State ZIP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I decinswers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	out your business? Include all financjal
No Pate issued Name Name Number Street City State ZIP Code Take answers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 18 U.S.C. §§ 152, 1341, 1519, and 3571.	out your business? Include all financjal
No Pate issued Name MM/DD/YYYY Number Street City State ZIPCode City State ZiPcode Average and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	out your business? Include all financjal
No Yes. Fill in the details below. Date issued Name	
Name Name	
Name Name MM / DD / YYYY Number Street City State ZIP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I decinswers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
Name Name MM / DD / YYYY	
Number Street City State ZIP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I decrease are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
Number Street City State ZIP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I demonsters are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
Number Street City State ZIP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I denote the connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
Number Street City State ZIP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I demonsters are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
City State ZIP Code 12: Sign Below have read the answers on this Statement of Financial Affairs and any attachments, and I deconsivers are true and correct. I understand that making a false statement, concealing property of connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
The state of the state of the statement	
have read the answers on this <i>Statement of Financial Affairs</i> and any attachments, and I deconsers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
have read the answers on this <i>Statement of Financial Affairs</i> and any attachments, and I deconsers are true and correct. I understand that making a false statement, concealing property to connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
have read the answers on this <i>Statement of Financial Affairs</i> and any attachments, and I deconsers are true and correct. I understand that making a false statement, concealing property to connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
have read the answers on this <i>Statement of Financial Affairs</i> and any attachments, and I deconsers are true and correct. I understand that making a false statement, concealing property to connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
have read the answers on this <i>Statement of Financial Affairs</i> and any attachments, and I deconsisters are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
have read the answers on this Statement of Financial Affairs and any attachments, and I decomposed the answers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
have read the answers on this Statement of Financial Affairs and any attachments, and I decomposed the answers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
have read the answers on this <i>Statement of Financial Affairs</i> and any attachments, and I dea inswers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
Inswers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 8 U.S.C. §§ 152, 1341, 1519, and 3571.	
answers are true and correct. I understand that making a false statement, concealing propert in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for I8 U.S.C. §§ 152, 1341, 1519, and 3571.	lare under penalty of perjury that the
8 U.S.C. §§ 152, 1341, 1519, and 3571.	, or obtaining money or property by fraud
× Begin lists ×	up to 20 years, or both.
magnerite 4t Contact	
Signature of Debtor 1 Signature of Debtor 2	
Date 64/19/1) Date	
old you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for	r Bankruptcy (Official Form 107)?
Ž No	
Yes	
Malana and the second	
id you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy fo ¬	
O No	ms?
Yes. Name of person Attach	rms? the Bankruptcy Petition Preparer's Notice,

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 51 of 57

Fill in this in	formation to id	lentify your case:		
Debtor 1	Benjamin		Ciraulo	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	***************************************
United States I	Bankruptcy Court	for the: NORTHER District of	ILLINOIS	
Case number				
(if known)				

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

 For any creditors that you listed in Part 1 of Schedule D: Conformation below. 	reditors Who Have Claims Secured by Property (Offi	icial Form 106D), fill in the
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property
Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Vo /es
Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No Yes
Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No Yes
Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No Yes

Case 17-80957 Doc 1 Filed 04/21/17 Entered 04/21/17 13:36:44 Desc Main Document Page 52 of 57

Debtor 1

		DUC
Benjamin	Ciraulo	

Middle Name

Case number (If known)____

	•

First Name

List Your Unexpired Personal Property Leases

Last Name

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Lessor's name: Description of leased property: Lessor's name: Lessor's name	Description of leased property: essor's name:	☐ Yes
lescription of leased roperty: essor's name: escription of leased roperty:		
escription of leased roperty: essor's name: essor's name: essor's name: escription of leased roperty:		and the second of paragraphic
escription of leased operty: essor's name: escription of leased operty: escription of leased operty: essor's name:		LL.Yes
essor's name: essor's name: essoribtion of leased operty: essor's name: escription of leased operty: essor's name:	essor's name:	□No
escription of leased operty: essor's name: escription of leased operty: essor's name:		Yes
escription of leased operty: essor's name: escription of leased operty: essor's name: escription of leased operty: essor's name: escription of leased	essor's name:	
escription of leased operty: ssor's name: cscription of leased		I□Yes
scription of leased operty: ssor's name: Scription of leased		
escription of leased	escription of leased	Yes
scription of leased	ssor's name:	□ No
		Yes
ssor's name:	ssor's name:	<u> </u>
Yes perty:	escription of leased	Yes

United States Bankruptcy Cour NORTHERN District Of ILLINOIS		
Ciraulo, Benjamin		
Debtor(s).	Case No.	
	NORTHERN Dist	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of my/our knowledge and that it corresponds to the creditors listed in my/our schedules.

Date: 04/19/1

Joint Debtor

Tryim link

Bank Of America Po Box 15019 Wilmington DE 19850-5019

Citibank Po Box 78045 Phoenix AZ 85062-8045

City Of Chicago Finance Dept. Po Box 88292 Chicago IL 60680-1292

City Of Chicago Finance Dept. Po Box 88292 Chicago IL 60680-1292

Clerk Of The Circuit Court Mundelein Branch Court 105 E. Route 83 (sr83) Mundelein IL 60060

Gap Credit Card Po Box 960017 Orlando FL 32896

Nelnet Claims Po Box 82505 Lincoln NE 68501-2505

Ntb Credit Card Po Box 9001006 Louisville KY 40290-1006

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 17-80957

Doc 1

Filed 04/21/17

Entered 04/21/17 13:36:44

Desc Main

B 201B (Form 201B) (12/09)

Document Page 57 of 57

UNITED STATES BANKRUPTCY COURT

NORTHER	N District Of ILLINOIS
In re Ciraulo, Benjamin Debtor	Case No
	OTICE TO CONSUMER DEBTOR(S) OF THE BANKRUPTCY CODE
	ttorney] Bankruptcy Petition Preparer gning the debtor's petition, hereby certify that I delivered to the debtor the ode.
Printed name and title, if any, of Bankruptcy Petition Prepare Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
I (We), the debtor(s), affirm that I (we) have receive	rication of the Debtor ed and read the attached notice, as required by § 342(b) of the Bankruptcy
Denjamin Cirau lo Printed Name(s) of Debtor(s)	X Berjunn lind 01/1917 Signature of Debtor Date
Case No. (if known)	X Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.